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APPENDIX TO THE JOURNALS

OF THE

SENATE AND ASSEMBLY

OF THE

TWENTY-EIGHTH SESSION

OF THE

LEGISLATURE OF THE STATE OF CALIFORNIA.

Volume III.



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OF THE STATE OF NEW YORK

REPORT TO THE SENATE AND ASSEMBLY

OF THE COMMISSIONERS OF THE LAND OFFICE

FOR THE YEAR 1887



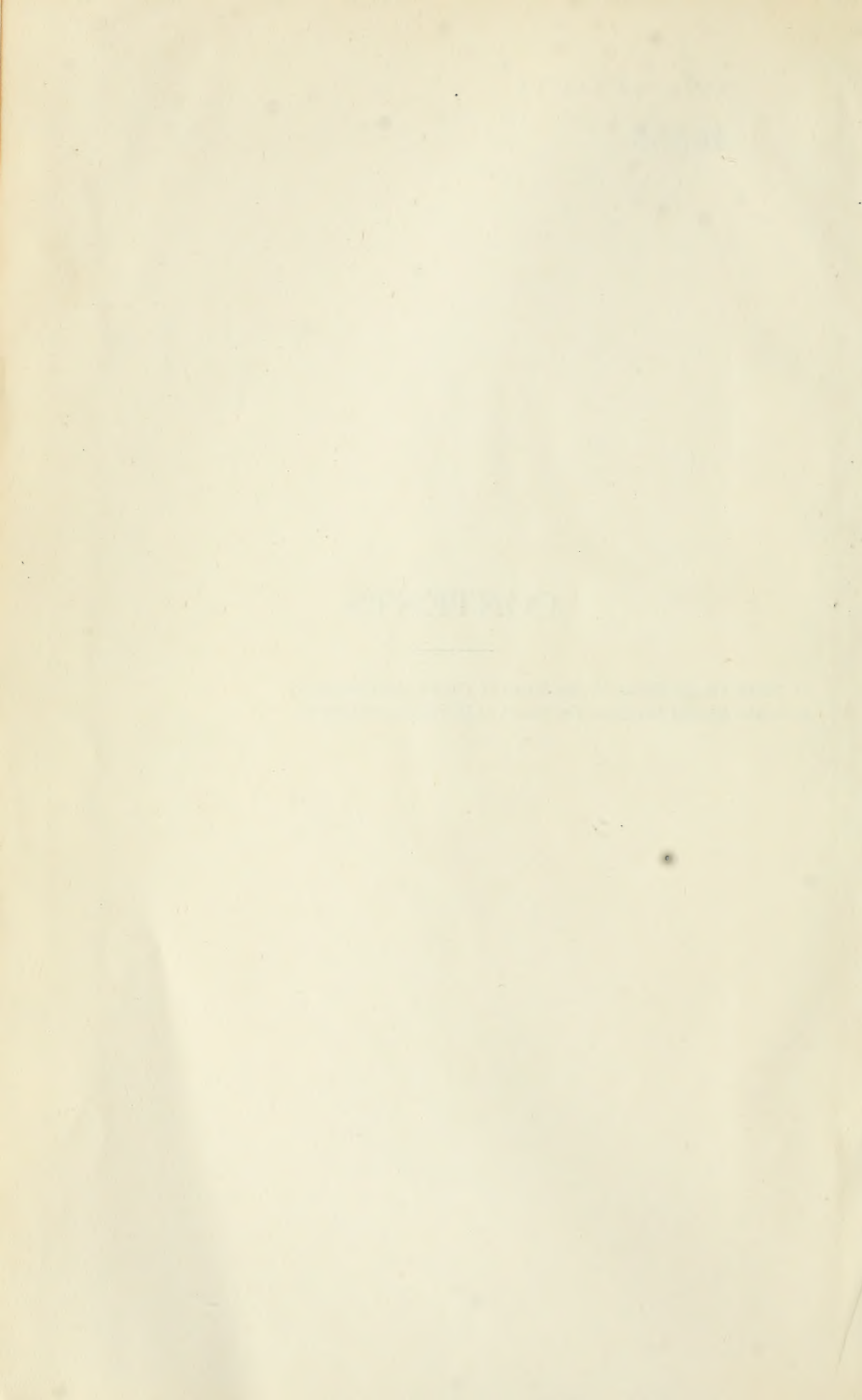
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REPORT

OF THE

BOARD OF BANK COMMISSIONERS

OF THE

STATE OF CALIFORNIA

TO

His Excellency Washington Bartlett, Governor of the State of California.

AUGUST 1, 1887.



SACRAMENTO:

STATE OFFICE : : : P. L. SHOAF, SUPT. STATE PRINTING.

1887.

REPORT

BOARD OF BANK COMMISSIONERS

STATE OF CALIFORNIA

JANUARY 1, 1901



PRINTED BY THE STATE OF CALIFORNIA

REPORT.

To his Excellency WASHINGTON BARTLETT, *Governor of California:*

We have the honor to submit herewith the ninth annual report of this Commission for your consideration.

Governor Stoneman, in his last message to the Legislature, was pleased to say of this Commission and of our last annual report, just then submitted, as follows:

BOARD OF BANK COMMISSIONERS.

This Board has now been nine years in existence, and judging from the work accomplished, and its popularity among shareholders and depositors, it deserves recognition and encouragement from the Legislature and the Executive.

The knowledge on the part of depositors in savings banks that these banks are subject to inspection by the Commission inspires this industrious class with confidence. The result has been, as shown in the report of the Board, that the twenty-two savings banks in the State now hold in their keeping \$63,000,000, while the deposits in seventy-four commercial banks amount only to \$40,500,000. To all classes of the community, rich and poor alike, the welfare and proper conduct of the banks of the State is a matter of vital importance. The report of the Commissioners is most interesting and instructive. It gives their method of procedure in the work of investigation, showing clearly that it is not done in a perfunctory manner, but seriously and thoroughly. There are at present ninety-six banks under the charge of this Commission; and as the law requires them to examine each bank twice a year, they say it should be amended, as it is a physical impossibility to do the work in a proper manner. They also recommend that a select Committee on Banks and Banking be appointed in each branch of the Legislature. In these recommendations I concur.

This was followed by your Excellency saying in your inaugural address to the Legislature that—

The Bank Commissioners have several times called attention to the delay in the settlement and final distribution of the assets of suspended and bankrupt banking corporations among their depositors and creditors. A number of savings banks have been in course of liquidation for five, six, and eight years, and are still renting offices and paying salaries to clerks, attorneys, etc., with little or no business to transact. A general law compelling the managers of all suspended banks to wind up the business of the bank within three years, or in default thereof to turn over all its assets, books, etc., to the Bank Commissioners, would, in my opinion, be in the interest of creditors and depositors, and tend to inspire confidence among the people.

The result was that the Legislature gave our report and the above suggestions earnest consideration, and enacted a law amendatory of the Act creating this Board, which, in many essential particulars, we feel sure will greatly add to its usefulness and future efficiency.

The most notable of these amendments is the amendment in Section 11, which confers full power on the Commissioners to prevent unnecessary delay and expense in the closing up of the business of banks now in liquidation, or that may hereafter become insolvent or be thrown into liquidation for any cause.

In the exercise of this new power conferred on the Commissioners, we have carefully examined the affairs of each of the banks now in liquidation, and have, under the power given us by law, extended the time for the

liquidation of said banks one year from the date of examination, and have agreed with them as to a limit in expenditure that is to be observed in the future in bringing their business to a close. We have made a special report to the Attorney-General showing these facts, which will be found in the appendix.

NATIONAL BANKS.

At the suggestion of some prominent bankers, we offered the National banks, doing business in this State, an opportunity to have a statement of their affairs, showing their financial condition on the morning of July 1, 1887, inserted in this, our report, believing that it would add much to its interest, and that Section 3 of the Bank Commission Act left it in our discretion to do so. They have availed themselves of the offer in the most polite and courteous terms, and their statements in full, just as they sent them in, will be found in the appendix by referring to the index.

PRIVATE BANKS.

In the matter of private banks, the Legislature gave the subject consideration, and in the end declined to oblige private banks to submit to a personal examination by the Commissioners, but added Section 23 to the Bank Commission law, which obliges all such banks to report to the Commission, semi-annually, their financial condition, in the same manner and at the same time as do now the incorporated banks.

After diligently seeking information from all sources within our reach we supposed that we had found the location of fifty private banking firms. To each of these firms we sent a copy of the Bank Commission law, and the necessary blanks to enable them to comply with the requirements of Section 23, to which we particularly drew their attention. Twenty-nine individuals and firms of those we addressed promptly responded, sending in the report of their condition on the first of July last, duly verified, which will be found under the proper heading in the appendix. They make a very creditable showing, and a valuable addition to our report. The remaining twenty-one firms we addressed responded by a denial in toto of being private bankers, or bankers of any sort, and from the showing that most of them made to us we are inclined to believe they were justified in so doing.

Before the publication of our next annual report, we hope to find the necessary time to investigate this matter more closely, and perhaps receive reports from some banking firms who may have now escaped us.

INCORPORATED BANKS.

Our report will show the condition of the several incorporated banks of the State, from semi-annual sworn statements filed in this office on the first day of January and July of the present year, and from examinations made during the past year by the Commissioners. All that relates to each bank will be found under one head by reference to the index. In the case of savings banks will also be found interesting statistical information which they have furnished to this Board.

We republish our last year's remarks on the location of many of the country banks, which, with the present excitement in land values, may be of continued interest.

In the appendix will also be found the semi-annual tabular statements compiled by this Board from reports filed in this office as above.

NEW BANKS.

There have been no changes of State banks into the National system since our last report, nor since then has any bank under our charge suspended or gone into liquidation from any cause.

The new banks are as follows:

Pasadena Savings Bank.....	Pasadena, Los Angeles County.
Santa Barbara Savings Bank.....	Santa Barbara, Santa Barbara County.
City Bank.....	Santa Cruz, Santa Cruz County.
Central California, Bank of.....	Fresno City, Fresno County.
Escondido, Bank of.....	San Diego County.
East Side Bank.....	Los Angeles City.
East San Bernardino Valley, Bank of.....	Lugonia.
Hanford, Bank of.....	Tulare County.
National City, Bank of.....	San Diego County.
Orland, Bank of.....	Colusa County.
Orange, Bank of.....	Los Angeles County.
Selma, Bank of.....	Fresno County.
State Bank of San Jacinto.....	San Diego County.
Sather Banking Company.....	San Francisco.
Union Bank of Redlands, The.....	San Bernardino County.
University Bank of Los Angeles.....	Los Angeles County.

NUMBER OF BANKS.

There are now eighty-eight commercial banks and twenty-four savings banks under the charge of this Commission, a total of one hundred and twelve, which shows an increase of sixteen since the closing of our last annual report.

EXAMINATIONS.

Since the date of our last report there have been one hundred and four examinations of banks made by the Commissioners, in twelve months less ten days, which is an average of over two per week. At twenty-three of these examinations the three Commissioners assisted; at fifty-nine, two Commissioners assisted, and the remaining twenty-two examinations were made by a single Commissioner.

When it is remembered that much time is of necessity lost in traveling, and that a week, and sometimes more, is required to examine some of the larger savings banks, it will be easily understood that to accomplish this amount of work, and to do it well, has required the utmost activity and diligence of the Commissioners.

If the examination of every bank was confided to a single Commissioner the expense and labor would be much less; but this way of making the examinations would not command from the public or the bankers the same confidence that their work now inspires, nor would it be nearly as satisfactory to the Commissioners themselves, as questions often arise at the examination of a bank which makes the presence of at least two Commissioners most desirable. We therefore adhere to our rule as much as possible, of having at least two Commissioners present at every examination, except where the bank to be examined is very remote, and the expenses great in reaching the locality.

In our last report we fully explained our mode of investigating the affairs of a bank, and showed, we think, to the satisfaction of all, that it was as thorough as possible in our limited time.

We feel satisfied that experience has shown that our examinations have sufficiently and fully guarded the general conduct of the banks of our State,

and have made it utterly impossible for a fraudulent or dishonest concern to foist itself on the public confidence. In every case where such an attempt has been made since the creation of this Board, such a concern has wilted under the first or second examination of its affairs by this Commission. Flying from our supervision, it is sure at first to seek shelter in the National system. But soon we find it in the dress of a "private bank;" then it generally disappears altogether from the banking field, and appears amid a blaze of large capitals as a real estate agency.

Our experience satisfies us, also, that our supervision guards the banks from many dangers, such as entering upon wild and hazardous enterprises, trusting too much to mere chance and luck to carry them through successfully. And our intimate knowledge of their financial standing gives weight to our defense of them, when assaults from the vicious or ignorant make defense necessary and a duty on our part.

We are in a position also to ward off dishonest and blackmailing legislation, which is so often attempted by designing men.

But from inside dishonesty the Directors and shareholders must themselves guard the bank. Here let us quote what we said on this point in our last report, for we want it well remembered:

We do not pretend to be always able in our examinations to unearth or discover adroitly concealed peculations of a dishonest cashier or other such like employés of a bank, or to do what is yet more difficult, discover the joint peculations of two or more dishonest employés when in collusion to rob the bank in which they are employed. Of course, if the shortages are of such an extent as to impair the standing or solvency of the bank, we are sure to discover it. But when the peculations reach only a portion of the profits earned in the business of the bank, it is very difficult, if not impossible, for us to discover it. An expert examination of all the accounts and business transactions of the bank for two or three years previous will most generally bring such peculations to light. Such an examination would take weeks in time, and, of course, this Commission has no such length of time to give to examinations.

* * * * *

There are measures of caution we have respectfully urged on bank officers as most necessary to guard them against the danger of inside dishonesty, and the Directors of banks which do not insist on their adoption in the conduct of their banks are, it seems to us, almost criminal in their neglect. The "Daily Trial Balance," which a few country banks still disregard, is one of these that we consider absolutely necessary to insure reasonable safety in the conduct of a bank. Another is to keep a strict watch on the certificate of deposit register. The issuance of a certificate of deposit, and the making of the proper entries in regard to it in the register, is a transaction that should always be checked by a second employé of a bank. This is a precaution adopted by most of the banks, and should never be disregarded.

Each certificate, after payment, should be pasted back on the stub found, with number, name, and amount corresponding. The certificate of deposit register should be carefully examined and balanced at least once every month. If these precautions are observed, it will be found almost impossible to improperly issue a certificate of deposit, except where there is collusion between two or more employés of a bank, which is so dangerous that it is seldom or never attempted. Frauds in the certificate deposit accounts of banks have often been so adroitly concealed by false entries that detection was almost an impossibility, except by an expert examination of the whole business of the bank.

The cash on hand should all be counted after the close of business each day, and again in the morning, before the bank is opened for business. Nothing should be taken for granted as being safe in the vaults, or elsewhere. All should be actually seen and counted each time, and no cash in the bank, whether the property of the bank or not, if accessible to the officers or employés of the bank, should be omitted from the count. There is no safety in any other way of dealing with the cash of a bank.

There are many other useful recommendations our experience induced us to name in former reports as means of safety against inside dishonesty, but these here named we deem of almost absolute necessity. No matter how honorable, honest, and above suspicion the manager and employés of a bank may be deemed, yet its accounts should, at stated periods, not to exceed two years apart, undergo an expert examination by a professional expert accountant unconnected with the bank. In a word, no precaution known to the banking fraternity should ever be omitted from the conduct of a banking institution. No bar should ever be left down, for experience in this State, and, in fact, all the world over, warns us how weak poor human nature is under strong and aggravated temptation.

We will also quote from our last report, what we said as to taking security for certain sorts of loans, for another year's experience convinces us that we were right in our views on that subject:

We discourage the loaning of money to flouring mills, lumber mills, and all sorts of enterprises, such as fruit canning corporations and the like, *without demanding ample security for the money loaned*. And it is a curious fact, that so far, our advice in this respect, when disregarded, has always resulted in a loss to the bank, sometimes sweeping away its whole reserve, and in some instances even impairing its capital as well. We do all we can to discourage and prevent the officers and Directors of banks from loaning the bank's money to each other. The practice is bad in itself, and liable to abuse that is almost criminal. We sometimes find officers and Directors of a bank partners in some extensive enterprise of great apparent usefulness to the location in which the bank is doing business, influencing the Board of Directors of the bank to make large loans to this favorite enterprise, without requiring security, that is absolutely and beyond all doubt good. This is all wrong, and generally ends in disaster to the bank. Nine out of every ten banks that fail, do so from abuses in this direction, and the stockholders of a bank cannot be too watchful of the action of their officers and Directors in this respect.

ACCRUED INTEREST.

An interesting question to bankers has just been decided by our Supreme Court.

The question settled is, that accrued interest due on a bank's loans, no matter how well secured, must not be considered by the bank as a "surplus profit," or considered as subject to a constructive division, before it has been paid in money over the counter of the bank.

When first this Commission was created the Commissioners found that nearly all of the country banks, and some of the City of San Francisco banks, were in the habit, at stated periods of the year, of estimating the amount of interest accrued on their loans, and carrying the amount into their books as an asset, subject to what might be called a constructive division, as profits earned.

The Commissioners deemed this practice unwholesome and dangerous.

Unwholesome, because it tended very much to make the officers of a bank dilatory, and perhaps careless, in the collection of interest, which generally results badly for both lender and borrower, and often is the cause of making the whole business of a bank become, what might be termed, unhealthy.

It was considered dangerous, because, unavoidably, it often caused an overestimate of the interest that was *positively good as an asset*, and thus often gave a fictitious basis upon which dividends were declared.

The Commissioners' power to prohibit this practice was doubtful. Section 11 of the Bank Commission Act authorized them to prohibit "unsafe practices," but many of the banks did not agree with the Commissioners that this practice was an unsafe one. However, nearly every commercial bank in the State, under the charge of the Commission, yielded to its recommendation and discontinued the objectionable practice, leaving their accrued uncollected interest as a sort of an unseen reserve; which is felt by both the officers of the bank and its stockholders as giving a marked stability and safety to their institutions.

The savings banks, conducted on the mutual plan, saw great difficulty in changing their mode of estimating profits to be divided at the close of each term, and yet do exact justice to each of their depositors. The requirements of their position were, they contended, totally different from those of a commercial bank. They said that the amount of profits earned in each term by a savings bank should of right be divided among those who had money deposited in the bank during *that* term, and that if they

did not include as "profits" interest accrued and fully secured within *that* term, injustice might be done to those depositors withdrawing from the bank at the end of any one term. They urged also that there was no temptation, in the case of mutual savings banks, to include in their estimate of profits doubtful interest items, as there might be in a commercial bank, and therefore that their practice was not dangerous. The banks insisted that, as a matter of fact, an item of interest which was fully secured, and so admitted by the Bank Commissioners to be fully and amply secured, was in fact "a profit made," just as much so as if it was paid over their counter in coin, and that this is a principle recognized by every business man in estimating profits made upon the dissolution of a business copartnership.

They contended that a possibility of a loss of this secured accrued interest, before it was collected, should cut no figure in the consideration of the question, for if that idea was correct, and followed out to its legitimate logical sequence, it must follow that a savings bank has no right to divide profits until it knows *to a certainty* what it has made as profits, beyond all contingencies, which can only be done by collecting in every dollar it has loaned out, as well as every dollar of accrued interest due on its loans. When all is collected it can then for the first time with *certainty* estimate the profits made.

For a contingency—an earthquake or an extensive conflagration—may come, and sweep away property and insurance companies to such an extent as not to leave a dollar of any sort of profit for a bank to divide as a "surplus profit." Such contingencies have occurred, and, of course, may occur again. The danger may be remote, but it must be admitted. They said, that the danger of such a contingency *is just as great and exactly the same* in regard to the principal sums loaned out as it is in regard to amply secured interest.

Taking their views into consideration, the Bank Commission, for the first five or six years of its existence, abstained from interfering with this practice of savings banks. A time came, however, when the Commissioners were not unanimous among themselves as to the propriety of this course, so to settle the matter they determined to take it into the Courts, and have the question legally adjudicated. The result is the decision which we publish in the appendix, which will be found by reference to the index.

This decision is now the law of the land, and must so remain, if not changed by some future statutory provision, and the Bank Commissioners will, of course, as a matter of imperative duty, see that the banks under their charge observe its requirements.

Whatever may be thought of the decision by some, it is undoubtedly a conservative one, and on the side of safety. The commercial banks have already, mostly, as we have before stated, adjusted themselves to the principle announced in the decision, and we feel sure the savings banks can also do so with much less inconvenience than they at first apprehended.

EXPENSES OF THE COMMISSION.

The annual expenses of this Commission are wholly paid by the incorporated banks of the State. The particulars of this assessment, showing the exact amount paid by each bank, and the general statement, sworn to as required by law, will be found in the appendix by referring to the index. The uniform amount to be assessed for in future years, under the present law, will be \$15,300.

It seems to the Commission that it would be a much more just and equitable way of meeting this expense if the assessment was made on the total assets of all the banks under the charge of the Commission, rather than on the deposits only, as now.

STATISTICAL INFORMATION OF THE SAVINGS BANKS.

The savings banks have furnished us with much interesting statistical information, which will be found in the appendix with the reports on each of these banks. The following table is a summary of the most important items furnished, and will be found interesting:

COMPARATIVE STATEMENT FROM STATISTICAL INFORMATION OF THE ACTIVE SAVINGS BANKS OF THE STATE.

	19 Banks, January 1, 1885.	21 Banks, January 1, 1886.	23 Banks, January 1, 1887.
Number of depositors	82,635	84,956	90,509
Amount due depositors	\$59,142,630 00	\$60,435,918 99	\$66,196,189 54
Average amount due each depositor	715 70	711 37	731 38
Net earnings	2,579,230 00	2,767,490 65	2,747,998 13
Dividends paid depositors	2,128,928 00	2,211,231 39	2,294,434 76
Capital paid in coin	3,521,431 00	3,878,299 60	3,961,272 10
Dividends paid stockholders	275,149 00	271,883 81	313,754 13

It will be observed that this table only reaches to January first of this year and shows the increase in the number of depositors in the savings banks for the previous twelve months to be five thousand five hundred and fifty-three (5,553), and for the same twelve months an increase of deposits of five million seven hundred and sixty thousand two hundred and seventy-one (\$5,760,271) dollars, while the net earnings and the average amount due each depositor is very nearly the same in each item as it was the previous year. This is very satisfactory, as it shows that the new deposits were not allowed to lie idle in the vaults of the banks, and that the increase did not come from a few large depositors.

We may here remark that in our examination of the banks we continue as a rule to find interest well paid up, and the margin of security on real estate loans most satisfactory.

COMPARATIVE TABLES.

The following tables, giving further comparative statements, will be found an interesting and may be an instructive study for all concerned in the financial and material progress of our State.

There are many deductions to be drawn from our present annual report, and, perhaps, in brief, from the tables we give most assuring that our State has before her a season of prosperity and development that the most sanguine of her citizens never dared to hope for. We much regret that we cannot show the increase of deposits in the National banks for the year preceding July 1, 1887, as it would have added much to the interest of the tables we here give, but only four of these banks responded favorably to our request to send us the amount of their deposits on July 1, 1886, which data was necessary to enable us to do so.

As to the private banks, we are equally at fault for want of the same data, as their present reports are their first to this Commission:

TABLE No. 1.
Comparative Statement of Savings Banks.

	17 Banks, July 1, 1882.	17 Banks, July 1, 1883.	18 Banks, July 1, 1884.	21 Banks, July 1, 1885.	22 Banks, July 1, 1886.	24 Banks, July 1, 1887.
<i>Resources.</i>						
Bank premises	\$665,000 89	\$665,852 43	\$671,753 00	\$898,415 00	\$891,379 78	\$931,989 20
Real estate taken for debt	5,409,019 25	4,553,306 62	3,944,157 00	3,471,730 00	2,612,347 45	2,172,887 18
Invested in stocks, bonds, and warrants	16,084,764 78	18,239,082 93	17,435,514 00	14,551,518 00	15,023,767 99	17,800,269 64
Loans on real estate	30,747,826 95	30,786,363 81	33,189,952 00	36,903,961 00	39,726,193 04	42,943,926 78
Loans on stocks, bonds, and warrants	1,572,640 74	4,510,674 68	6,346,246 00	5,731,275 00	6,002,191 65	8,536,016 97
Loans on other and personal security	508,736 88	988,663 66	1,593,087 00	1,350,926 00	1,284,548 49	1,035,861 86
Money on hand	1,849,303 15	1,409,968 13	1,588,419 00	1,760,624 00	2,313,242 17	1,994,883 30
Money in other banks	1,192,043 74	773,406 68	575,494 00	773,645 00	1,138,581 72	1,009,286 18
Other assets	1,353,389 76	576,091 75	395,223 00	323,975 00	393,095 71	479,541 54
Total resources	\$59,383,326 14	\$62,503,040 69	\$65,739,845 00	\$65,873,069 00	\$69,985,288 00	\$77,584,602 65
<i>Liabilities.</i>						
Capital paid up in coin	\$3,602,319 65	\$3,485,706 28	\$3,485,636 00	\$3,851,437 00	\$3,946,817 10	\$4,216,377 10
Reserve fund and surplus	1,903,822 10	1,936,483 96	2,190,195 00	2,521,590 00	2,687,899 72	2,731,089 01
Due depositors	53,208,788 78	56,507,162 70	59,464,726 00	58,943,903 00	62,822,038 44	70,077,893 40
Due banks, and other liabilities	575,395 61	573,707 75	569,288 00	556,139 00	528,532 74	559,243 14
Total liabilities	\$59,383,326 14	\$62,503,040 69	\$65,739,845 00	\$65,873,069 00	\$69,985,288 00	\$77,584,602 65

TABLE NO. 2.
Comparative Statement of Commercial Banks of the State.

	57 Banks. July 1, 1882.	63 Banks. July 1, 1883.	69 Banks. July 1, 1884.	68 Banks. July 1, 1885.	69 Banks. July 1, 1886.	83 Banks. July 1, 1887.
<i>Resources.</i>						
Bank premises	\$1,476,529 32	\$2,290,176 92	\$2,232,063 56	\$1,742,714 36	\$1,777,169 82	\$1,991,288 25
Real estate taken for debt	1,930,198 69	1,637,578 09	1,242,529 93	1,285,548 21	1,389,340 57	1,031,928 77
Invested in stocks, bonds, and warrants	5,664,577 82	3,923,553 64	5,110,791 62	1,708,882 84	1,821,486 28	2,257,287 43
Loans on real estate	7,614,716 48	10,254,693 37	12,564,514 59	11,069,617 98	12,091,903 45	12,899,571 03
Loans on stocks, bonds, and warrants	2,607,864 04	2,681,696 07	4,091,073 25	4,566,474 32	3,907,940 01	5,477,753 84
Loans on other securities	4,339,301 85	3,203,634 31	3,993,144 42	4,178,449 34	---	7,009,878 09
Loans on personal security	12,337,013 37	18,401,722 82	22,180,936 60	18,833,050 30	---	25,897,009 30
Loans on other and personal security	---	---	---	---	23,810,206 51	---
Money on hand	7,168,831 75	5,430,695 41	6,908,829 12	7,126,945 89	9,751,214 58	10,826,166 22
Money in other banks	10,913,082 59	12,793,875 85	6,154,329 69	6,360,697 63	8,268,031 46	8,806,685 37
Other assets	3,845,904 99	2,315,676 45	2,713,744 57	571,666 03	2,164,089 42	3,337,858 05
Total resources	\$57,898,020 90	\$62,903,302 93	\$67,191,957 35	\$57,473,986 90	\$64,980,482 10	\$80,195,420 35
<i>Liabilities.</i>						
Capital paid up in coin	\$14,430,885 00	\$15,866,887 50	\$16,914,650 50	\$17,322,495 50	\$17,600,042 00	\$19,555,360 00
Reserve fund and surplus	9,367,200 35	10,394,333 35	13,452,286 11	9,497,355 78	10,154,004 59	11,248,126 31
Due depositors	29,768,649 54	30,622,255 49	30,717,083 30	26,442,725 80	33,427,917 60	44,149,188 70
Due banks, and other liabilities	4,331,286 01	6,019,826 59	6,107,937 44	4,211,409 82	3,737,917 91	5,242,745 34
Total liabilities	\$57,898,020 90	\$62,903,302 93	\$67,191,957 35	\$57,473,986 90	\$64,980,482 10	\$80,195,420 35

TABLE No. 3.

Comparative Statement of San Francisco Branches of Foreign Banks.

	4 Branches, July 1, 1882.	4 Branches, July 1, 1883.	5 Branches, July 1, 1884.	5 Branches, July 1, 1885.	5 Branches, July 1, 1886.	5 Branches, July 1, 1887.
<i>Resources.</i>						
Bank premises	\$89,906 19	\$97,210 74	\$97,244 63	\$94,810 49	\$92,376 35	\$89,912 21
Real estate taken for debt	39,326 49	38,749 32	30,369 80	41,439 59	31,784 52	75,072 57
Invested in stocks, bonds, and warrants	151,029 35	125,234 35	10,260 00	44,275 00	128,403 53	120,930 26
Loans on real estate	291,008 06	276,711 22	431,308 27	672,771 65	758,180 56	608,447 90
Loans on stocks, bonds, and warrants	718,925 04	752,463 40	1,103,880 11	2,548,826 83	2,299,946 76	2,552,630 60
Loans on other securities	2,123,980 54	1,728,030 54	1,478,157 46	1,307,865 97	1,324,325 84	2,355,311 08
Loans on personal security	4,289,183 67	6,070,299 01	7,838,320 18	6,102,531 78	7,759,008 83	8,756,375 10
Money on hand	3,364,027 29	2,678,502 73	3,633,603 59	3,995,978 90	3,920,843 18	4,753,138 03
Due from banks and bankers	890,126 66	1,854,405 67	1,118,350 98	2,043,726 58	2,265,081 03	1,468,806 22
Other assets	1,099,739 53	1,016,097 60	1,201,452 61	1,259,134 81	573,724 38	387,936 03
Total resources	\$13,062,252 82	\$14,637,704 58	\$16,942,947 72	\$18,111,361 60	\$19,154,274 98	\$21,169,250 00
<i>Liabilities.</i>						
Capital paid up	\$6,100,546 02	\$8,452,106 91	\$10,342,990 35	\$10,350,145 25	\$10,939,574 40	\$11,506,575 06
Reserve fund and surplus			106,974 74	153,618 92	150,186 43	154,160 96
Due depositors	5,775,135 83	5,201,094 68	5,839,868 49	6,844,061 72	7,061,200 99	8,364,782 80
Due banks, and other liabilities	1,126,570 97	984,502 99	653,114 14	763,535 71	973,313 16	1,143,731 18
Total liabilities	\$13,062,252 82	\$14,637,704 58	\$16,942,947 72	\$18,111,361 60	\$19,154,274 98	\$21,169,250 00

* Due head office in London.

DEPOSITS AND CASH ON HAND.

The total deposits reported to be in all the banks of California on July 1, 1887, are as follows:

In savings banks.....	\$70,077,893 40
In commercial banks.....	44,149,188 70
In foreign branch banks.....	8,364,782 80
In private banks.....	6,118,496 52
In National banks.....	18,001,082 45
Grand total	\$146,711,443 87

Total cash on hand, as reported July 1, 1887, is:

In savings banks.....	\$1,994,883 30
In commercial banks.....	10,335,491 59
In foreign branch banks.....	4,753,138 03
In private banks.....	1,543,885 87
In National banks.....	4,560,553 61
Grand total	\$23,187,952 40

Taking the cash on hand from the amount of deposits, this summary will show that over one hundred and twenty-three millions of dollars of the deposits in all the banks of California are now in active circulation, infusing life and energy into all branches of business.

This we regard as a satisfactory showing.

CAPITAL AND DEPOSITS.

The following table of banking capital actually invested, together with the amounts due individual depositors in State incorporated banks within the different counties, during the years 1886-7, will give a good idea of how the same is distributed throughout the State, and the increase and changes and redistributions which have taken place from the first of July, 1886, to the first of July, 1887:

SIXTY-NINE COMMERCIAL BANKS—STATE INCORPORATIONS.

Name of County.	No. of Banks.	Capital, July 1, 1886.	Due Depositors, July 1, 1886.
San Francisco	6	\$9,026,142 00	\$19,565,943 76
Alameda	1	100,000 00	51,967 34
Butte	2	350,000 00	290,411 53
Colusa	2	700,000 00	566,201 59
Contra Costa	1	100,000 00	163,101 20
Fresno	1	90,000 00	179,506 44
Humboldt	1	60,000 00	177,619 15
Kern	1	53,000 00	111,159 11
Lake	2	108,760 00	74,412 61
Los Angeles	6	400,700 00	3,169,234 60
Marin	1	100,000 00	34,961 05
Mendocino	2	280,000 00	111,116 55
Merced	1	41,475 00	78,665 09
Monterey	1	300,000 00	168,239 21
Napa	2	276,300 00	169,371 85
Nevada	1	30,000 00	180,816 05
Plumas	1	12,500 00	31,352 88
Sacramento	2	400,000 00	2,538,258 25
San Benito	1	250,000 00	202,119 87
San Bernardino	2	200,500 00	575,747 43
San Joaquin	1	158,580 00	88,965 67
Shasta	1	31,100 00	51,062 03
San Luis Obispo	1	100,000 00	267,745 21
Santa Clara	5	717,750 00	1,135,810 34
Santa Cruz	2	280,000 00	266,638 46
Siskiyou	1	60,000 00	116,271 58
Solano	4	403,100 00	334,177 19
Sonoma	8	1,144,760 00	1,274,327 66
Stanislaus	1	175,000 00	104,064 38
Tehama	1	300,000 00	256,258 76
Tulare	2	232,000 00	284,802 90
Ventura	1	90,000 00	90,630 47
Yolo	3	1,050,000 00	646,390 56
Yuba	1	38,375 00	50,566 83
Totals (thirty-four counties).	69	\$17,660,042 00	\$33,427,917 60

EIGHTY-THREE COMMERCIAL BANKS—STATE INCORPORATIONS.

Name of County.	No. of Banks.	Capital, July 1, 1887.	Due Depositors, July 1, 1887.
San Francisco	7	\$9,774,160 00	\$24,063,851 95
Alameda	1	100,000 00	60,899 34
Butte	2	550,000 00	338,667 22
Colusa	3	725,000 00	654,788 41
Contra Costa	1	100,000 00	187,443 17
Fresno	3	196,200 00	368,484 52
Humboldt	2	100,000 00	363,097 05
Kern	1	53,000 00	136,511 73
Lake	2	108,760 00	140,411 53
Los Angeles	9	880,000 00	5,892,601 73
Marin	1	100,000 00	51,625 13
Mendocino	2	280,000 00	158,372 91
Merced	1	41,475 00	106,354 78
Monterey	1	300,000 00	283,474 20
Napa	2	276,300 00	182,935 14
Nevada	1	30,000 00	121,330 06
Plumas	1	12,500 00	48,533 82
Sacramento	2	400,000 00	2,802,350 35
San Benito	1	250,000 00	227,954 52
San Bernardino	4	282,500 00	1,211,175 61
San Diego	2	32,500 00	125,078 80
San Joaquin	1	158,580 00	164,147 36
Shasta	1	31,100 00	70,131 30
San Luis Obispo	1	100,000 00	330,594 42
Santa Clara	5	728,000 00	1,407,375 61
Santa Cruz	3	303,350 00	668,420 32
Siskiyou	1	100,000 00	197,993 80
Solano	4	413,100 00	352,821 83
Sonoma	8	1,158,660 00	1,175,168 35
Stanislaus	1	175,000 00	121,331 56
Tehama	1	300,000 00	331,835 25
Tulare	3	275,000 00	515,530 39
Ventura	1	90,000 00	334,192 02
Yolo	3	1,091,800 00	914,127 73
Yuba	1	38,375 00	49,577 69
Totals (thirty-five counties).	83	\$19,555,360 00	\$44,149,188 70

TWENTY-TWO SAVINGS BANKS—STATE INCORPORATIONS.

Name of County.	No. of Banks.	Capital, July 1, 1886.	Due Depositors, July 1, 1886.
San Francisco	8	\$1,690,580 00	\$55,483,015 97
Alameda	2	675,000 00	3,756,984 04
Fresno	1	51,000 00	50,092 32
Los Angeles	2	45,000 00	311,570 45
Mendocino	1	60,000 00	287,686 84
Merced	1	60,000 00	306,141 17
Sacramento	1	225,237 10	183,151 06
Santa Cruz	1	20,000 00	170,846 90
Santa Clara	1	300,000 00	405,313 90
San Diego	1	10,000 00	18,141 39
San Joaquin	2	800,000 00	1,761,611 52
Solano	1	70,000 00	87,182 88
Totals (twelve counties).	22	\$3,946,817 10	\$62,822,038 44

TWENTY-FOUR SAVINGS BANKS—STATE INCORPORATIONS.

Name of County.	No. of Banks.	Capital, July 1, 1887.	Due Depositors, July 1, 1887.
San Francisco	8	\$1,692,740 00	\$60,726,381 72
Alameda	2	675,000 00	4,381,634 54
Fresno	1	192,400 00	137,872 78
Los Angeles	3	145,000 00	507,452 69
Mendocino	1	60,000 00	336,614 80
Merced	1	60,000 00	430,714 04
Sacramento	1	225,237 10	351,121 57
Santa Barbara	1	26,000 00	45,951 22
Santa Cruz	1	20,000 00	225,873 52
Santa Clara	1	300,000 00	688,137 90
San Diego	1	10,000 00	99,758 17
San Joaquin	2	800,000 00	2,026,736 12
Solano	1	70,000 00	119,644 33
Totals (thirteen counties).	24	\$4,216,377 10	\$70,077,893 40

RECAPITULATION.

Increase in counties	2
Increase in banks	16
Increase in capital	\$2,164,878 00
Increase in deposits, commercial banks	\$10,721,271 10
Increase in deposits, savings banks	7,255,854 96
Increase in deposits, branches of foreign banks	1,303,581 81

Total increase of deposits in banks under jurisdiction of this Board. \$19,280,707 87

CURRENCY AND SILVER.

In our last report we said of currency:

As a rule, we now find much more currency than formerly in the banks. This is particularly so in the southern counties of the State. The marked change in this respect is undoubtedly owing to the large eastern emigration that for the last four years has been flowing into those counties.

The prejudice in California against the use of paper money is still very strong, but undoubtedly modified.

And of silver we spoke as follows:

The silver standard dollar seems every day to increase in popularity in our State. The country banks find the unabated demand for it hard to meet. Most of them receive from one to three thousand dollars a week from the sub-treasury in San Francisco, the expense of the transfer being paid by the General Government. This rapidly goes into circulation and disappears, no one knows where, as it never returns to the banks. It seems to remain among the people, as a necessary medium of trade. We find by our investigations on this point, that it does not return to the city through the agencies of the country merchant, for they do not pay their bills in San Francisco in silver. They seldom send a dollar of silver to the city, either to liquidate their debts or purchase new goods. All this is done by drafts on the city banks, or with gold and currency sent through the Post Office or express. The only two avenues by which the silver dollar seems to find its way back to the city, is through the settlements made by the country Post Offices with the main Post Office in San Francisco, and the settlements made with the various railroad stations throughout the State and the head office in San Francisco. But through these avenues cannot be traced one fifth of the amount constantly streaming into the interior of the State through the local country banks.

There never was a proposition so unanimously unpopular with the people of California as that proposing to stop the coinage of the silver dollar.

The fight so bitterly waged by eastern money dealers against silver, has had the effect in our State of keeping our large city banks in a constant state of alarm, lest they might be caught with a depreciated currency in their vaults. The consequence is, that though disapproving of this anti-silver crusade, they are yet forced, as it were, to take part in it in a quiet way, by avoiding silver as much as it is possible. It seems plain that if the anti-silver war in the Eastern States was decidedly discouraged by our Government it would soon cease, and that there would be but little further trouble in the continued coinage of silver.

We here quote these remarks, as the sentiment in California in regard to currency and the silver dollar has undergone no material change since the date of our last report.

A TIME TO BE CAUTIOUS.

A time has come in California, it seems to us, when it behooves the managers and Directors of our banks to be on their guard, lest, in the excitement of coming events, they forget the severe lessons of the past, and again loan out money on fictitious values; which would surely result as it did eight years ago in many instances—in converting their institutions into real estate agencies.

A sudden and extraordinary tidal wave of apparent prosperity seems to be steadily advancing upon our whole State. Two years ago it was just perceptibly felt in the southern counties, and it has continued to flow on with unabated volume until it has now made every property holder in that section seem a rich man.

The population of some of our southern counties has more than doubled within the past year. The assessed value of taxable property in those counties has advanced within the same period, until in the County of Los Angeles alone it reaches the enormous figure of nearly ninety-three millions of dollars, or about one third of the assessment of the City and County of San Francisco. This is an increase in that county of much more than

double in one year. Nine new banks have been opened for business within the last twelve months in the three counties of Los Angeles, San Bernardino, and San Diego. The increase of deposits in the banks located in those counties is wonderful, and to be counted by millions only.

Before this wave recedes it bids fair to press on north, until it is felt in every county to the Oregon line.

Let no one, however, imagine that the time is not to come when this sudden and wonderful wave will recede. If there is any truth in the records of events in the past, that time will surely come: and, although it will undoubtedly leave California far in advance of where it found her, in prosperity and resources developed, yet as it recedes it will leave, high and dry, as a total wreck, many and many a well planned speculation that once filled its projectors with well grounded hopes of a successful outcome.

This state of things we deem worthy of serious reflection by the bankers of our State, but particularly so by the officers and Directors of the banking institutions just newly organized for business; for with them the wisdom gathered from experience is yet to come, and the utmost vigilance is necessary, or it may cost them too much or come too late.

CONCLUSION.

In conclusion, we wish to say that we view the banks under our supervision, nearly without an exception, as in a financially sound and satisfactory condition; while the great majority of them are paying their shareholders uncommonly large profits on their investments. Prudent men must not forget, however, that it is in times of great prosperity that dangers are apt to lie hid in the financial pathway, which often, when least expected, overturns the proudest money king of them all.

It is a great satisfaction to us to feel that the cordial and pleasant relations existing between the Commissioners and banks under their charge, have in no one instance been disturbed during the past year.

We trust the officers and Directors of the banks under our charge, will not view any remarks of ours in this report, which are advisory to them, as given in a supercilious or self-confident spirit, for such is far from being the case.

Their continued success and prosperity is ardently desired by us, and is what we are striving for; and we only ask that our advice and suggestions may meet with that consideration and weight, that it would be natural to give to suggestions and counsel, coming from common sense business men, whose opportunities to become well informed on the subject discussed were uncommonly good, and whose sincerity could not be doubted.

We wish to extend our sincere thanks to the officers of all the banks under our supervision, for courtesies shown us during the past year.

Respectfully submitted.

WM. F. WHITE,
W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

APPENDIX.

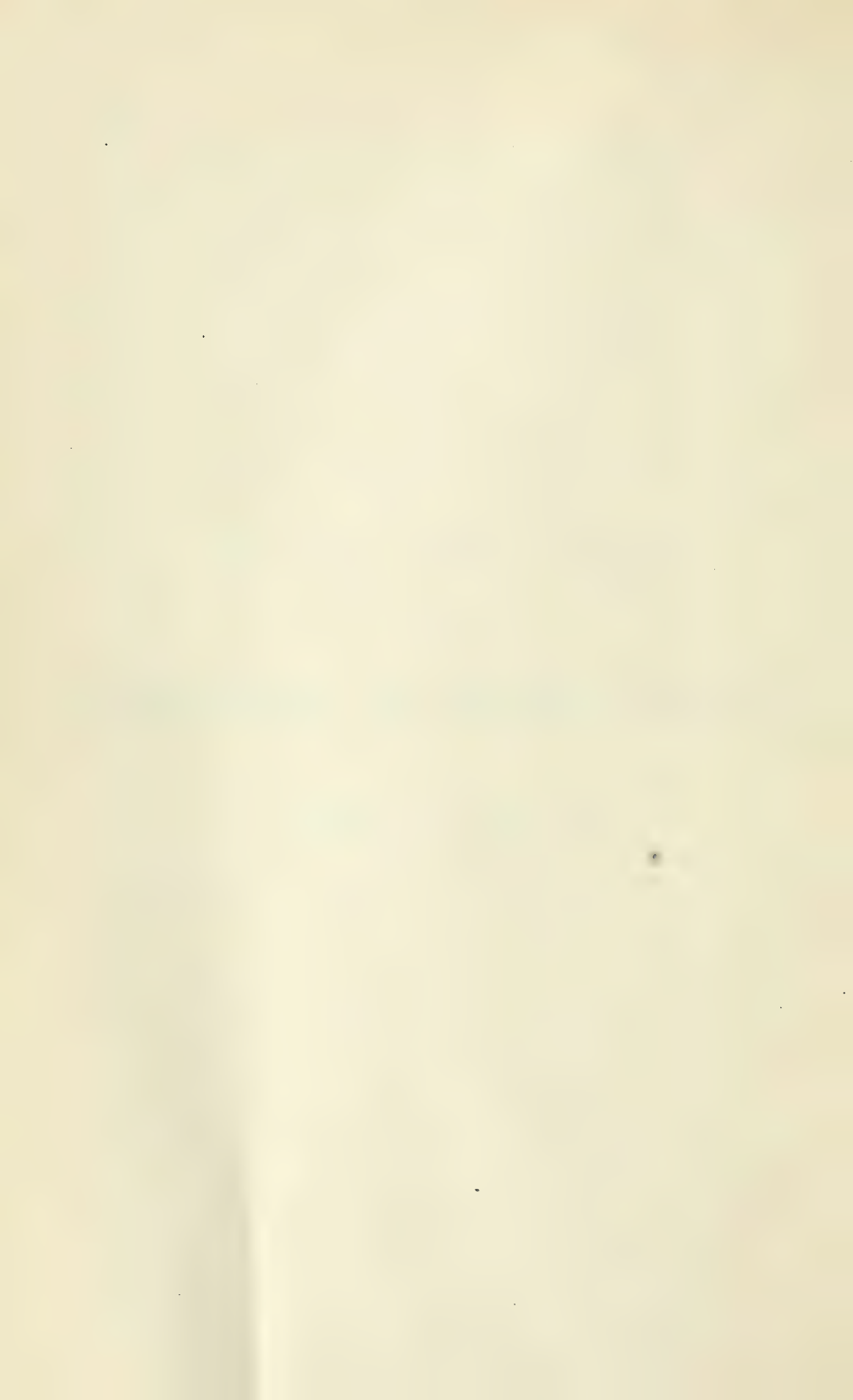


SEMI-ANNUAL REPORTS

OF THE

SAVINGS BANKS OF CALIFORNIA.

[ALPHABETICALLY ARRANGED.]



REPORTS OF SAVINGS BANKS.

SEMI-ANNUAL REPORT OF THE

CALIFORNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated June 24, 1873.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

DAVID FARQUHARSON, President.

VERNON CAMPBELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$39,608 15	Capital paid in coin	\$72,900 00
Miscellaneous bonds and stocks.....	13,000 00	Reserve fund and profit and loss	2,193 04
Loans on real estate.....	459,447 64	Due depositors	476,107 12
Loans on stocks, bonds, and warrants	1,500 00	Other liabilities	7,102 71
Money on hand	17,107 78		
Due from banks and bankers.....	14,412 72		
Furniture and fixtures	200 00		
Interest accrued	10,153 37		
Expenses and taxes	2,873 21		
Total resources.....	\$558,302 87	Total liabilities.....	\$558,302 87

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$72,900; the total amount actually paid in coin by stockholders for capital stock is \$72,900. The total number of shares of stock issued is 729; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Farquharson	85 shares.	Charles Lux	23 shares.
Robert F. Bunker	12 shares.	Charles D. Farquharson	29 shares.
A. C. Corbett	23 shares.	J. F. Cowdery	20 shares.
Joseph R. Wilcox	16 shares.	Thomas Downing	40 shares.
John Bain	22 shares.	Henry Miller	27 shares.
John Easton	18 shares.		
Total number of shares held by the Directors is		315 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$25,889 88	\$29,330 00
San Francisco	6,015 77	6,100 00
Solano	7,702 50	7,750 00
Totals	\$39,608 15	\$43,180 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$150,563 39	\$315,945 00
Tulare	123,454 11	293,600 00
Fresno	107,400 69	234,950 00
Yolo	36,662 36	67,000 00
Merced	16,800 00	43,500 00
Kern	14,021 00	90,000 00
Alameda	6,546 09	14,500 00
San Mateo	4,000 00	14,000 00
Totals	\$459,447 64	\$1,073,495 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
20 Dupont Street widening bonds	\$20,000 00	\$13,000 00	\$10,500 00
15 coupons	10,500 00	-----	5,512 00
Totals	\$30,500 00	\$13,000 00	\$16,012 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
10 shares Spring Valley Water Co.'s stock	\$1,000 00	\$750 00	\$966 25
10 shares Sutter Street Railroad Co.'s stock	1,000 00	400 00	1,100 00
Assignment of our own term deposit account	653 00	350 00	653 00
Totals	\$2,653 00	\$1,500 00	\$2,719 25

SEMI-ANNUAL REPORT OF THE

CALIFORNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated June 24, 1873.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

DAVID FARQUHARSON, President.

VERNON CAMPBELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$39,108 15	Capital paid in coin	\$73,400 00
Miscellaneous bonds and stocks	26,000 00	Reserve fund and profit and loss	3,261 10
Loans on real estate	475,259 21	Due depositors	552,929 82
Loans on stocks, bonds, and warrants	1,950 00	Other liabilities	5,101 12
Money on hand	15,466 97		
Due from banks and bankers	77,707 71		
Furniture and fixtures	200 00		
Total resources	\$635,692 04	Total liabilities	\$634,692 04

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$73,400; the total amount actually paid in coin by stockholders for capital stock is \$73,400. The total number of shares of stock issued is 734; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Farquharson	110 shares.	Jos. F. Forderer	30 shares.
Robert F. Bunker	12 shares.	Charles D. Farquharson	44 shares.
Jos. R. Wilcox	16 shares.	Thomas Downing	40 shares.
John Bain	32 shares.	James Sullivan	8 shares.
John Easton	18 shares.	Henry Miller	27 shares.

Total number of shares held by the Directors is.....337 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$25,889 88	\$30,330 00
San Francisco	5,515 77	6,000 00
Solano	7,702 50	7,750 00
Totals	\$39,108 15	\$44,080 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$142,280 06	\$301,945 00
Fresno	153,202 90	313,150 00
Tulare	144,556 85	326,850 00
Kern	14,000 00	90,000 00
Merced	7,600 00	21,000 00
Alameda	7,619 40	14,500 00
Santa Clara	6,000 00	13,000 00
Totals	\$475,259 21	\$1,080,445 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
20 Dupont Street widening bonds	\$20,000 00	} \$26,000 00	\$27,000 00
16 coupons	11,200 00		
Totals	\$31,200 00	\$26,000 00	\$27,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Ten (10) shares of the capital stock Spring Valley Water Company	\$1,000 00	\$750 00	\$1,025 00
Ten (10) shares of the capital stock Sutter Street Railroad	1,000 00	400 00	1,100 00
Assignments of our own term deposit accounts	1,025 70	800 00	1,025 70
Totals	\$3,025 70	\$1,950 00	\$3,050 70

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the California Savings and Loan Society, doing business at City and County of San Francisco, on the ninth day of December, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$39,608 15	Capital paid up	\$72,900 00
Invested in stocks, bonds, and warrants	13,000 00	Reserve fund	1,888 61
Loans on real estate	457,233 41	Due depositors	470,214 42
Loans on other securities	750 00	Interest collected	8,135 89
Money on hand	14,149 50	Rents, exchange, etc.	348 03
Due from banks and bankers ..	25,034 77	Dividends unpaid	684 92
Furniture, fixtures, etc.	200 00	Other liabilities	660 24
Expenses, taxes, etc.	4,856 28		
Total resources	\$554,832 11	Total liabilities	\$554,832 11

SAN FRANCISCO, December 10, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA,
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the California Savings and Loan Society, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

DAVID FARQUHARSON, President.

VERNON CAMPBELL, Cashier and Secretary.

Subscribed and sworn to before me this tenth day of December, 1886.

WM. F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the California Savings and Loan Society, on the morning of January 1, 1887.

1.	Number of deposit accounts open January 1, 1887	779
2.	Number of deposit accounts opened during past year	314
3.	Number of deposit accounts closed during past year	317
4.	Amount deposited during the past year	\$972,813 98
5.	Amount withdrawn during the past year	\$940,718 39
6.	Amount of dividends or interest to depositors for past year	\$15,771 63
7.	Rate per cent per annum of such dividends or interest { Term	4.50 per cent.
	{ Ordinary	3.75 per cent.
8.	Amount of dividends to stockholders for past year	\$5,832 00
9.	Rate per cent per annum of same on paid up capital	8 per cent.
10.	Amount added to reserve fund during past year	\$1,100 41
11.	Amount of gross earnings during past year	\$37,359 56
12.	Amount of net earnings during past year	\$22,704 04
13.	As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 31, 1886.
14.	What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SEMI-ANNUAL REPORT OF THE

LA SOCIÉTÉ FRANÇAISE D'ÉPARGNES ET DE PRÉVOYANCE
MUTUELLE—SAN FRANCISCO.

[Reincorporated March 10, 1879.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

PAUL HUSSON, President.

A. BRAND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$8,050 62	Capital paid in coin	\$189,085 00
United States bonds	226,671 19	Reserve fund and profit and loss	26,286 07
Loans on real estate	1,681,484 27	Due depositors	1,756,843 60
Loans on stocks, bonds, and warrants	8,000 00	Other liabilities	5,512 14
Money on hand	17,670 30		
Due from banks and bankers	20,000 00		
Interest accrued	3,641 85		
Expenses and taxes	12,208 58		
Total resources	\$1,977,726 81	Total liabilities	\$1,977,726 81

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$189,085. The total number of shares of stock issued is 3,640; the amount paid up on each share of stock is from \$25 to \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. J. Le Breton	1,157 shares.	A. Zabaldano	44 shares.
Paul Husson	91 shares.	A. Comte, Jr.	10 shares.
Gustave Touchard	50 shares.	F. P. Masson	7 shares.
L. C. Babin	49 shares.	J. C. Sala	6 shares.
Em. Meyer	10 shares.		

Total number of shares held by the Directors is 1,424 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$8,050 62	\$8,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$66,626 00	\$120,000 00
San Francisco	1,598,308 27	2,600,000 00
Santa Clara	12,000 00	40,000 00
San Luis Obispo	1,500 00	10,000 00
San Mateo	250 00	500 00
Sonoma	2,800 00	6,000 00
Totals	\$1,681,484 27	\$2,776,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Four per cent United States registered bonds, consols of 1907	\$240,000 00	\$226,671 19	\$304,800 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Market Street Railroad bonds	\$10,000 00	\$8,000 00	\$12,600 00

SEMI-ANNUAL REPORT OF

LA SOCIÉTÉ FRANÇAISE D'ÉPARGNES ET DE PRÉVOYANCE
MUTUELLE—SAN FRANCISCO.

[Reincorporated March 10, 1879.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

E. J. LE BRETON, President.

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$6,996 62	Capital paid in coin	\$189,340 00
United States bonds	149,623 20	Reserve fund and profit and loss	27,282 18
Loans on real estate	1,750,637 92	Due depositors	1,867,260 71
Loans on stocks, bonds, and warrants	108,000 00	Other liabilities	5,438 12
Money on hand	12,944 65		
Due from banks and bankers	57,000 00		
Interest accrued	4,118 62		
Total resources	\$2,089,321 01	Total liabilities	\$2,089,321 01

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$189,340. The total number of shares of stock issued is 4,655; the amount paid up on each share of stock is from \$25 to \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. J. Le Breton	3,381 shares.	A. Comte, Jr.	10 shares.
Gustave Touchard	50 shares.	J. C. Sala	2 shares.
M. A. De Laveaga	300 shares.	F. P. Masson	7 shares.
E. Meyer	10 shares.	Paul Flewry	3 shares.
Paul Husson	2 shares.		

Total number of shares held by the Directors is 3,765 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$6,996 62	\$7,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$62,950 00	\$110,000 00
San Francisco	1,674,637 92	3,000,000 00
Santa Clara	10,000 00	25,000 00
San Mateo	250 00	500 00
Sonoma	2,800 00	10,000 00
Totals	\$1,750,637 92	\$3,145,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value. (127 $\frac{1}{2}$.)
United States 4 per cent registered bonds, consols of 1907	\$180,000 00	\$149,623 20	\$230,175 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Market Street Cable Railway Company bonds.	\$10,000 00	} 100,000 00	{ \$12,800 00 56,100 00 63,250 00
California and Oregon Railroad Company bonds.	55,000 00		
Southern Pacific Railroad Company of Arizona bonds	55,000 00		
Totals	\$120,000 00	\$108,000 00	\$132,150 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the French Savings and Loan Society, doing business at City and County of San Francisco, on the ninth day of February, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$8,050 62	Capital paid up	\$189,235 00
Invested in stocks, bonds, and warrants	226,671 19	Reserve fund	26,286 07
Loans on real estate	1,680,513 82	Due depositors	1,753,825 40
Loans on stocks and bonds	8,000 00	Interest collected	7,358 44
Money on hand	11,608 78	Dividends unpaid	1,274 28
Due from banks and bankers	29,900 00		
Expenses, taxes, etc.	13,234 78		
Total resources	\$1,977,979 19	Total liabilities	\$1,977,979 19

SAN FRANCISCO, February 12, 1887.

To the Hon. GEORGE A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA, }
City and County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the French Savings and Loan Society, the character and value of its assets, and the amount of its liabilities, and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

A. BRAND.

Subscribed and sworn to before me, this tenth day of February, 1887.

WM. F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of La Société Française d'Epargnes et de Prévoyance Mutuelle, on the morning of January 1, 1887.

1. Number of deposit accounts open January 1, 1887.....	4,513
2. Number of deposit accounts opened during past year.....	427
3. Number of deposit accounts closed during past year.....	369
4. Amount deposited during the past year.....	\$894,732 93
5. Amount withdrawn during the past year.....	\$860,962 20
6. Amount of dividends or interest to depositors for past year.....	\$63,328 40
7. Rate per cent per annum of such dividends or interest, ordinary.....	4 per cent.
8. Amount of dividends to stockholders for past year.....	\$8,886 01
9. Rate per cent per annum of same on paid up capital.....	5 per cent.
10. Amount added to reserve fund during past year.....	\$3,011 98
11. Amount of gross earnings during past year.....	\$109,159 47
12. Amount of net earnings during past year.....	\$75,226 39
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	Nov. 30, 1886.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.

SEMI-ANNUAL REPORT OF THE

FRESNO LOAN AND SAVINGS BANK—FRESNO.

[Incorporated January 24, 1884.]

Showing its Financial Condition on the Morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office Hours: — A. M. to — P. M.)

J. G. JAMES, President.

W. H. McKENZIE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,764 83	Capital paid in coin	\$51,000 00
Loans on real estate	130,294 05	Due depositors	85,275 58
Loans on personal security (in- cluding overdrafts)	1,136 36	Due banks and bankers	9,244 39
Money on hand	16,201 49	Other liabilities	21,521 04
Due from banks and bankers	829 75		
Furniture and fixtures	1,563 60		
Expenses and taxes	3,250 93		
Total resources	\$167,041 01	Total liabilities	\$167,041 01

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$51,000.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. G. James	510 shares.	J. A. Ewing	40 shares.
A. M. Clark	80 shares.	P. D. Wigginton	23 shares.
J. R. White	165 shares.		—

Total number of shares held by the Directors is 818 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$130,294 05	\$260,000 00

SEMI-ANNUAL REPORT OF THE

FRESNO LOAN AND SAVINGS BANK—FRESNO.

[Incorporated January 24, 1884.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours, — A. M. to — P. M.)

J. G. JAMES, President.

W. H. McKENZIE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$25,000 00	Capital paid in coin	\$192,400 00
Loans on real estate	274,878 97	Due depositors	137,872 78
Money on hand	13,594 09	Other liabilities	11,979 13
Checks and other cash items	4,163 27		
Due from banks and bankers	2,358 23		
Furniture and fixtures	1,563 60		
Interest accrued	12,036 70		
Expenses and taxes	8,657 02		
Total resources	\$342,251 91	Total liabilities	\$342,251 91

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$192,400; the total amount actually paid in coin by stockholders for capital stock is \$192,400. The total number of shares of stock issued is 1,924; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. G. James	996 shares.	P. D. Wigginton	190 shares.
J. R. White	71 shares.	J. A. Ewing	40 shares.
A. M. Clark	40 shares.		

Total number of shares held by the Directors is 1,337 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$274,878 97	\$550,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Fresno Loan and Savings Bank, doing business at Fresno, County of Fresno, on the twenty-eighth day of October, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,764 83	Capital paid up	\$51,000 00
Loans on real estate	93,603 54	Due depositors	79,044 72
Money on hand	26,346 12	Due banks and bankers	3,795 50
Due from banks and bankers	1,539 86	Interest collected	4,370 57
Furniture, fixtures, etc.	1,563 60	Rents, exchange, etc.	1,441 74
Expenses, taxes, etc.	2,834 58		
Total resources	\$139,652 53	Total liabilities	\$139,652 53

FRESNO, October 29, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

WM. F. WHITE,
Bank Commissioner.

STATE OF CALIFORNIA, } ss.
County of Fresno. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Fresno Loan and Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

J. G. JAMES, President.
W. H. MCKENZIE, Cashier.

Subscribed and sworn to before me, this twenty-ninth day of October, 1886.

WM. F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the Fresno Loan and Savings Bank, on the morning of January 1, 1887.

1. Number of deposit accounts open January 1, 1887.....	280
2. Number of deposit accounts opened during past year.....	300
3. Number of deposit accounts closed during past year.....	188
4. Amount deposited during the past year	\$166,000 00
5. Amount withdrawn during the past year	\$114,000 00
6. Amount of dividends or interest to depositors for past year	\$1,100 00
7. Rate per cent per annum of such dividends or interest { Term	6 per cent.
8. Amount of dividends to stockholders for past year	\$3,552 00
9. Rate per cent per annum of same on paid up capital	15.60 per cent.
10. Amount added to reserve fund during past year.....	None.
11. Amount of gross earnings during past year.....	\$10,250 00
12. Amount of net earnings during past year.....	\$7,950 00
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 31, 1886.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SEMI-ANNUAL REPORT OF THE
GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated March 10, 1868.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

L. GOTTIG, President.

(Office hours: 9 A. M. to 3 P. M.)

F. ROEDING, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$60,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	229,040 00	Reserve and contingent fund	230,507 88
United States bonds	590,000 00	Due depositors	13,832,453 06
Miscellaneous bonds and stocks	1,334,500 00		
Loans on real estate	7,719,581 74		
Loans on stocks, bonds, and warrants	3,761,400 00		
Money on hand	667,939 20		
Furniture and fixtures	500 00		
Total resources	\$14,362,960 94	Total liabilities	\$14,362,960 94

DETAILS.

The amount of capital stock is \$400,000; the amount subscribed is \$400,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$750.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. Gottig	10 shares.	N. Van Bergen	6 shares.
Ed. Kruse	10 shares.	Ign. Steinhart	5 shares.
G. H. Eggers	10 shares.	A. E. Hecht	3 shares.
F. Roeding	10 shares.	Chas. Kohler	2 shares.
O. Schoeman	10 shares.		

Total number of shares held by the Directors is 66 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$173,368 27	\$190,000 00
Alameda	47,671 73	50,000 00
San Mateo	8,000 00	9,000 00
Totals	\$229,040 00	\$249,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$5,774,150 74	\$14,000,000 00
Alameda	560,188 00	1,200,000 00
Butte	251,500 00	817,500 00
Tehama	194,611 00	520,000 00
San Bernardino	170,000 00	500,000 00
Fresno	137,650 00	370,000 00
Colusa	97,124 00	240,000 00
San Joaquin	80,000 00	210,000 00
Contra Costa	69,000 00	210,000 00
Santa Clara	68,000 00	290,000 00
Sonoma	59,500 00	160,000 00
Solano	53,500 00	167,500 00
Napa	51,000 00	125,000 00
Marin	48,742 00	338,000 00
Stanislaus	41,000 00	90,000 00
Monterey	30,000 00	90,000 00
Santa Cruz	20,000 00	40,000 00
San Mateo	13,616 00	58,700 00
Totals	\$7,719,581 74	\$19,426,700 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States $4\frac{1}{2}$ per cent registered bonds	\$550,000 00	\$590,000 00	\$605,000 00
Miscellaneous county bonds	608,500 00	614,500 00	620,500 00
Southern Pacific Railroad of California bonds	198,000 00	204,000 00	220,000 00
Northern Railroad of California bonds	200,000 00	220,000 00	230,000 00
Market Street Cable Railroad bonds	205,000 00	245,000 00	255,000 00
Territory of New Mexico bonds	50,000 00	51,000 00	52,000 00
Totals	\$1,811,500 00	\$1,924,500 00	\$1,982,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States registered bonds	\$252,000 00	\$252,000 00	\$320,000 00
Miscellaneous county bonds	334,700 00	305,500 00	355,000 00
Spring Valley Water Company's bonds	195,000 00	195,000 00	250,000 00
Territory of Arizona bonds	200,000 00	130,000 00	270,000 00
Southern Pacific Railroad of California bonds	686,000 00	567,200 00	750,000 00
Southern Pacific Railroad of Arizona bonds	1,200,000 00	800,000 00	1,320,000 00
Galveston, Harrisburg, and San Antonio Railroad bonds	237,000 00	175,000 00	280,000 00
Northern Railroad of California bonds	280,000 00	250,000 00	325,000 00
Market Street Cable Railroad bonds	630,000 00	588,000 00	800,000 00
San Francisco Gaslight Company, 1,450 shares	145,000 00	52,900 00	85,000 00
Spring Valley Water Company, 1,138 shares	113,800 00	77,300 00	108,000 00
City street and cable railroad companies, 4,075 shares	407,500 00	208,500 00	320,000 00
Incorporated State Banks of California, 4,375 shares	437,500 00	160,000 00	250,000 00
Totals	\$5,208,500 00	\$3,761,400 00	\$5,433,000 00

SEMI-ANNUAL REPORT OF THE

GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated March 10, 1868.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

L. GOTTIG, President.

F. ROEDING, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$60,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	192,071 12	Reserve fund and profit and loss	238,276 31
United States bonds	580,000 00	Due depositors	14,781,469 50
Miscellaneous bonds and stocks	1,293,500 00	Mortgage tax	67,554 95
Loans on real estate	7,871,030 08		
Loans on stocks, bonds, and warrants	4,602,676 00		
Money on hand	692,422 86		
Furniture and fixtures	500 00		
Interest accrued	95,100 70		
Total resources	\$15,387,300 76	Total liabilities	\$15,387,300 76

DETAILS.

The amount of capital stock is \$400,000; the amount subscribed is \$400,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$750.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. Gottig	10 shares.	Nic. Van Bergen	6 shares.
Ed. Kruse	10 shares.	Ign. Steinhart	5 shares.
Geo. H. Eggers	10 shares.	A. E. Hecht	3 shares.
F. Roeding	10 shares.	F. Tillmann	2 shares.
O. Schoeman	10 shares.		

Total number of shares held by the Directors is 66 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$138,851 75	\$150,000 00
Alameda	45,219 37	46,000 00
San Mateo	8,000 00	9,000 00
Totals	\$192,071 12	\$205,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$5,807,178 02	\$14,500,000 00
Alameda	544,812 00	1,200,000 00
Butte	260,000 00	845,000 00
Tehama	194,611 00	520,000 00
San Bernardino	180,000 00	800,000 00
Fresno	179,516 66	398,000 00
Colusa	127,124 00	330,000 00
Contra Costa	81,900 00	230,000 00
San Joaquin	70,000 00	190,000 00
Santa Clara	68,000 00	290,000 00
Sonoma	58,000 00	160,000 00
Napa	54,000 00	131,000 00
Marin	51,068 00	353,000 00
Solano	48,500 00	152,500 00
Stanislaus	46,235 00	106,000 00
Monterey	30,000 00	90,000 00
San Mateo	23,361 00	63,700 00
Santa Cruz	20,000 00	40,000 00
Mendocino	11,000 00	25,000 00
Placer	1,724 40	8,000 00
State of Oregon	14,000 00	30,000 00
Totals	\$7,871,030 08	\$20,462,200 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States $4\frac{1}{2}$ per cent registered bonds ...	\$550,000 00	\$580,000 00	\$600,000 00
Miscellaneous county bonds	562,500 00	562,500 00	571,000 00
Territory of New Mexico bonds	50,000 00	50,000 00	52,000 00
Southern Pacific Railroad Company of California bonds	198,000 00	204,000 00	220,000 00
Northern Railroad of California bonds	200,000 00	220,000 00	230,000 00
Market Street Cable Railroad Company bonds	205,000 00	245,000 00	255,000 00
Spring Valley Waterworks bonds	10,000 00	12,000 00	12,500 00
Totals	\$1,775,500 00	\$1,873,500 00	\$1,940,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States registered and coupon bonds....	\$59,000 00	\$53,006 25	\$75,000 00
Miscellaneous county bonds	283,000 00	262,000 00	300,000 00
Market Street Cable Railway bonds	253,000 00	253,000 00	340,000 00
Northern Railroad of California bonds	630,000 00	600,000 00	730,000 00
South Central Railroad of California and Arizona bonds	1,550,000 00	1,065,400 00	1,700,000 00
Galveston, Harrisburg, and San Antonio Railroad bonds	1,175,000 00	885,000 00	1,200,000 00
Pajaro and Santa Cruz Railroad bonds	530,000 00	465,000 00	530,000 00
Los Angeles and San Diego Railroad bonds	90,000 00	75,000 00	90,000 00
Territory of Arizona bonds	275,000 00	125,000 00	350,000 00
Territory of New Mexico bonds	20,000 00	20,000 00	22,000 00
Spring Valley Waterworks bonds	304,000 00	263,000 00	400,000 00
Spring Valley Waterworks shares	135,300 00	111,150 00	135,000 00
San Francisco Gaslight Company shares	80,000 00	25,119 75	48,000 00
San Francisco City railroad companies' shares	330,000 00	185,000 00	250,000 00
Sundry incorporated bank shares	518,000 00	215,000 00	300,000 00
Totals	\$6,232,900 00	\$4,602,676 00	\$6,470,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the German Savings and Loan Society, doing business at the City and County of San Francisco, on the fifteenth day of February, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$60,000 00	Capital paid up.....	\$300,000 00
Other real estate	226,029 91	Reserve fund.....	230,507 88
Invested in stocks, bonds, and warrants.....	1,913,500 00	Due depositors.....	13,923,520 63
Loans on real estate.....	7,677,049 73	Interest collected.....	75,270 55
Loans on stocks and bonds..	4,020,000 00	Rents, exchange, etc.....	278 45
Money on hand.....	543,537 46	Dividends unpaid.....	250 00
Furniture, fixtures, etc.....	500 00	Other liabilities.....	56 50
Expenses, taxes, etc.....	3,478 83		
Other assets.....	85,788 08		
Total resources	\$14,529,884 01	Total liabilities	\$14,529,884 01

SAN FRANCISCO, February 18, 1887.

To the Hon. GEORGE A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA, }
City and County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the German Savings and Loan Society, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

L. GOTTIG, President.
GEO. LETTE, Secretary.

Subscribed and sworn to before me, this fifteenth day of February, 1887.

WM F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the German Savings and Loan Society, on the morning of January 1, 1887.

1. Number of deposit accounts open January 1, 1887.....	16,251
2. Number of deposit accounts opened during past year.....	6,055
3. Number of deposit accounts closed during past year.....	4,751
4. Amount deposited during the past year.....	\$7,081,842 13
5. Amount withdrawn during the past year.....	\$5,991,926 91
6. Amount of dividends or interest to depositors for past year.....	\$480,835 08
7. Rate per cent per annum of such dividends or interest { Term.....	4 ³ / ₁₀₀ per cent.
{ Ordinary.....	3 ¹ / ₁₀₀ per cent.
8. Amount of dividends to stockholders for past year.....	\$40,000 00
9. Rate per cent per annum of same on paid up capital.....	13 ³ / ₄ per cent.
10. Amount added to reserve fund during past year.....	\$20,000 00
11. Amount of gross earnings during past year.....	\$681,381 93
12. Amount of net earnings during past year.....	\$528,681 58
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	July 1, 1886.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SEMI-ANNUAL REPORT OF THE

HIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated April 12, 1859. Reincorporated August 30, 1884.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

MYLES D. SWEENEY, President.

ROBERT J. TOBIN, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$200,000 00	Reserve fund and profit and loss	\$1,537,455 33
Real estate taken for debt	265,501 81	Due depositors	20,354,698 76
United States bonds	10,705,016 40	Other liabilities	200,000 00
Loans on real estate	10,320,997 92		
Money on hand	488,023 32		
Interest accrued	35,587 91		
Taxes	77,026 73		
Total resources	\$22,092,154 09	Total liabilities	\$22,092,154 09

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: Myles D. Sweeney, C. D. O'Sullivan, R. J. Tobin, Gustave Touchard, M. J. O'Connor, Joseph A. Donohoe, Richard Tobin, Jas. R. Kelly, P. J. Donohoe.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$41,050 55	\$41,050 55
Marin	4,000 00	4,000 00
San Mateo	2,000 00	2,000 00
Santa Clara	2,381 33	2,381 33
San Francisco	216,069 93	216,069 93
Totals	\$265,501 81	\$265,501 81

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$310,977 23	\$17,201,663 20
Marin	86,262 76	
Napa	25,107 00	
San Mateo	148,803 27	
Santa Clara	35,193 64	
Solano	13,643 00	
Sonoma	2,000 00	
Yolo	2,200 00	\$17,201,663 20
San Francisco	9,696,811 02	
Totals	\$10,320,997 92	\$17,201,663 20

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States registered bonds:			
Currency, 6's	\$800,000 00	\$944,172 51	\$1,054,300 00
4½'s of 1891	53,500 00	59,540 16	58,983 75
4's of 1907	8,750,000 00	9,701,303 73	11,178,125 00
Totals	\$9,603,500 00	\$10,705,016 40	\$12,291,408 75

SEMI-ANNUAL REPORT OF THE

HIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated April 12, 1859. Reincorporated August 30, 1864.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

MYLES D. SWEENEY, President.

ROBERT J. TOBIN, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$200,000 00	Reserve fund and profit and loss	\$1,552,088 24
Real estate taken for debt	175,356 34	Due depositors	20,899,006 90
United States bonds	10,971,033 54		
Miscellaneous bonds and stocks	639,467 46		
Loans on real estate	9,922,671 63		
Loans on bonds	205,000 00		
Money on hand	181,377 55		
Checks and other cash items	1,613 21		
Interest accrued on bonds	124,667 29		
Interest due and uncollected on loans	29,908 12		
Total resources	\$22,451,095 14	Total liabilities	\$22,451,095 14

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: Myles D. Sweeney, C. D. O'Sullivan, R. J. Tobin, Gustave Touchard, M. J. O'Connor, Jos. A. Donohoe, James R. Kelly, P. J. Donohoe, Alfred Tobin.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$18,426 09	\$18,426 09
Marin	22,500 00	22,500 00
San Mateo	2,000 00	2,000 00
Santa Clara	2,281 33	2,281 33
San Francisco	130,148 92	130,148 92
Totals	\$175,356 34	\$175,356 34

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$327,729 27	\$16,537,786 05
Marin	41,064 00	
Napa	23,007 00	
San Mateo	58,803 27	
Santa Clara	34,593 64	
Solano	12,443 00	
Sonoma	2,000 00	
Yolo	2,200 00	
San Francisco	9,420,831 45	\$16,537,786 05
Totals	\$9,922,671 63	

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States Registered Bonds:			
Currency, 6's (N. Y. Mail, July 8, '87, 131,421 $\frac{1}{2}$)	\$800,000 00	\$937,904 14	\$1,051,400 00
4 $\frac{1}{2}$'s of 1891 (N. Y. Telegraph, July 18, '87, 108,442 $\frac{1}{2}$)	53,500 00	58,893 00	58,248 13
4's of 1907 (N. Y. Telegraph, July 18, '87, 127 $\frac{1}{2}$)	8,980,000 00	9,974,236 40	11,449,500 00
Market Street Railway Cable Company's first mortgage 6 per cent bonds (130)	300,000 00	382,592 46	390,000 00
Spring Valley Waterworks 4 per cent bonds, issued May 2, 1887 (103)	250,000 00	256,875 00	257,500 00
Totals	\$10,383,500 00	\$11,610,501 00	\$13,206,648 13

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Park and Ocean Railroad Company, of San Francisco, first mortgage 6 per cent bonds	\$100,000 00	\$100,000 00	\$125,000 00
Market Street Cable Railway Company, of San Francisco, first mortgage 6 per cent bonds	100,000 00	105,000 00	130,000 00
Totals	\$200,000 00	\$205,000 00	\$255,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Hibernia Savings and Loan Society, doing business at City and County of San Francisco, on the tenth day of March, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$200,000 00	Reserve fund	\$1,537,256 93
Other real estate	233,230 63	Due depositors	20,360,183 11
Invested in bonds	10,998,012 40	Interest collected	146,386 53
Loans on real estate	10,156,737 65	Rents, exchange, etc.	359 37
Money on hand	312,804 85		
Expenses, taxes, etc.	89,191 37		
Other assets	54,209 04		
Total resources	\$22,044,185 94	Total liabilities	\$22,044,185 94

SAN FRANCISCO, March 18, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA,
City and County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Hibernia Savings and Loan Society, the character and value of its assets, and the amount of its liabilities, and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

ROBERT J. TOBIN.

Subscribed and sworn to before me, this tenth day of March, 1887.

WM. F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION .

Supplementary to the report of the Hibernia Savings and Loan Society, on the morning of January 1, 1887.

1. Number of deposit accounts open January 1, 1887	30,851
2. Number of deposit accounts opened during past year	9,555
3. Number of deposit accounts closed during past year	7,671
4. Amount deposited during the past year	\$7,716,348 17
5. Amount withdrawn during the past year	\$7,535,751 22
6. Amount of dividends or interest to depositors for past year	\$695,972 24
7. Rate per cent per annum of such dividends or interest—one uniform rate to depositors	3 $\frac{3}{4}$ per cent.
8. Amount of dividends to stockholders for past year	No stockholders.
9. Rate per cent per annum of same on paid up capital	No capital.
10. Amount added to reserve fund during past year	\$46,430 12
11. Amount of gross earnings during past year	\$954,894 47
12. Amount of net earnings during past year	\$737,635 94
13. As of what date was an abstract made of balances due depositors, as shown by depositors' ledger	July 1, 1886.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SEMI-ANNUAL REPORT OF THE

HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated November 24, 1869.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

ADOLPH C. WEBER, President.

ERNEST BRAND, Secretary.

Resources.	Amount.	Liabilities	Amount.
Bank premises	\$73,105 89	Capital paid in coin	\$80,000 00
United States bonds	61,382 76	Reserve fund and profit and loss	58,596 04
Miscellaneous bonds and stocks	208,632 92	Due depositors	2,379,987 98
Loans on real estate	2,095,664 76	Other liabilities	22,360 27
Loans on stocks	800 00		
Loans on other securities (pass-books)	22,387 50		
Money on hand	15,990 80		
Due from banks and bankers	62,979 66		
Total resources	\$2,540,944 29	Total liabilities	\$2,540,944 29

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 100; the amount paid up on each share of stock is \$800.

The names of the Directors, and number of shares of stock held by each, are as follows:

Adolph C. Weber	9 shares.	W. J. Lowry	4 shares.
Henry Luchsinger	4 shares.	A. H. Ryhiner	5 shares.
W. S. Keyes	9 shares.		

Total number of shares held by the Directors is31 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$1,373,609 41	} \$4,500,000 00
Alameda	247,828 77	
San Joaquin	134,264 36	
Santa Clara	77,915 10	
Solano	60,090 67	
Marin	46,540 00	
Stanislaus	14,112 00	
Napa	35,886 75	
San Mateo	17,250 80	
Contra Costa	19,959 55	
San Luis Obispo	6,890 65	
Sacramento	19,516 70	
Santa Cruz	41,800 00	
Totals	\$2,095,664 76	\$4,500,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent registered bonds.....	\$60,000 00	\$61,382 76	\$75,600 00
Spring Valley Waterworks first mortgage bonds.....	30,000 00	32,625 00	37,500 00
Market Street Cable Railroad first mortgage bonds.....	55,000 00	63,360 42	68,750 00
Southern Pacific Railroad of California first mortgage bonds.....	107,000 00	111,597 50	116,630 00
State of California bonds.....	1,000 00	1,050 00	1,050 00
Totals.....	\$253,000 00	\$270,015 68	\$299,530 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
17 shares Union Insurance Company of San Francisco.....	\$1,700 00	\$800 00	\$1,870 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Pass-books of the Humboldt Savings and Loan Society.....	\$22,387 50	\$40,205 62

SEMI-ANNUAL REPORT OF THE

HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated November 24, 1869.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

ADOLPH C. WEBER, President.

ERNEST BRAND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$73,105 89	Capital paid in coin.....	\$80,000 00
United States bonds.....	50,000 00	Reserve fund and profit and loss.....	59,596 04
Miscellaneous bonds and stocks.....	347,992 97	Due depositors.....	2,480,698 79
Loans on real estate.....	2,086,212 54	Other liabilities.....	36,574 53
Loans on stocks, bonds, and warrants.....	800 00		
Loans on other securities (pass-books).....	13,000 00		
Checks and other cash items.....	16,221 21		
Due from banks and bankers.....	69,536 75		
Total resources.....	\$2,656,869 36	Total liabilities.....	\$2,656,869 36

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 100; the amount paid up on each share of stock is \$800.

The names of the Directors, and number of shares of stock held by each, are as follows:

Adolph C. Weber	9 shares.	W. J. Lowry	4 shares.
H. Luchsinger	4 shares.	A. H. Ryhiner	5 shares.
W. S. Keyes	9 shares.		

Total number of shares held by the Directors is 31 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$1,433,581 60	\$4,500,000 00
Alameda	217,983 70	
San Joaquin	112,686 65	
Santa Clara	69,411 70	
Solano	65,794 99	
Marin	10,598 75	
Stanislaus	14,700 00	
Napa	31,041 10	
San Mateo	30,959 20	
Contra Costa	21,800 00	
San Luis Obispo	7,166 25	
Sacramento	20,241 80	
Santa Cruz	1,812 00	
Sonoma	17,674 80	
Colusa	30,700 00	
Totals	\$2,086,212 54	\$4,500,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds, 4 per cent registered	\$50,000 00	\$50,000 00	\$64,500 00
Spring Valley Waterworks bonds	30,000 00	31,725 00	38,400 00
Market Street Cable Railway Company bonds	105,000 00	124,960 42	136,500 00
Southern Pacific Railway bonds	155,000 00	160,437 50	175,150 00
Mono County bonds	30,000 00	29,850 05	30,000 00
Bonds of the State of California	1,000 00	1,020 00	1,050 00
Totals	\$371,000 00	\$397,992 97	\$445,600 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
17 shares Union Insurance Company of San Francisco	\$1,700 00	\$800 00	\$1,870 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Pass-books of the Humboldt Savings and Loan Society	\$13,000 00	\$22,350 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Humboldt Savings and Loan Society, doing business at City and County of San Francisco, on the twenty-eighth day of April, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$73,105 89	Capital paid up	\$80,000 00
Invested in bonds	400,923 63	Reserve fund	58,596 04
Loans on real estate	2,016,462 90	Due depositors	2,390,870 55
Loans on stocks and bonds	50,800 00	Interest collected	42,609 60
Loans on other securities	12,700 00	Rents, exchange, etc.	2,190 70
Money on hand	15,713 05	Dividends unpaid	520 00
Due from banks and bankers	18,337 59	Other liabilities	18,125 72
Expenses, taxes, etc.	4,869 55		
Total resources	\$2,592,912 61	Total liabilities	\$2,592,912 61

SAN FRANCISCO, April 29, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA,
City and County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Humboldt Savings and Loan Society; the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

ADOLPH C. WEBER.
ERNEST BRAND.
A. H. RYHINER,
Accountant.

Subscribed and sworn to before me, this twenty-ninth day of April, 1887.

WM. F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the Humboldt Savings and Loan Society, on the morning of January 1, 1887.

1. Number of deposit accounts open January 1, 1887	3,162
2. Number of deposit accounts opened during past year	509
3. Number of deposit accounts closed during past year	344
4. Amount deposited during the past year	\$1,455,360 91
5. Amount withdrawn during the past year	\$1,106,697 68
6. Amount of dividends or interest to depositors for past year	\$91,247 66
7. Rate per cent per annum of such dividends or interest { Term	4.90 per cent.
8. Amount of dividends to stockholders for past year	\$8,000 00
9. Rate per cent per annum of same on paid up capital	10 per cent.
10. Amount added to reserve fund during past year	\$2,000 00
11. Amount of gross earnings during past year	\$144,173 07
12. Amount of net earnings during past year	\$94,652 24
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 31, 1886.
14. What was the amount of discrepancy, of any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SEMI-ANNUAL REPORT OF THE

LOS ANGELES SAVINGS BANK—LOS ANGELES.

[Incorporated April 8, 1884.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3. P. M.)

L. C. GOODWIN, President.

J. V. WACHTEL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$228,560 00	Capital paid in coin	\$25,000 00
Money on hand	2,994 74	Reserve fund and profit and	
Due from banks and bankers ..	13,589 33	loss	10,955 22
Furniture and fixtures	3,582 27	Due depositors	221,781 39
Interest accrued	2,873 10		
Expenses and taxes	6,137 17		
Total resources	\$257,736 61	Total liabilities	\$257,736 61

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$25,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Isaias W. Hellman	451 shares.	L. C. Goodwin	50 shares.
John E. Plater	200 shares.	Robert L. Baker	50 shares.
John A. Paxton	100 shares.		

Total number of shares held by the Directors is851 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$228,560 00	\$687,966 00

SEMI-ANNUAL REPORT OF THE

LOS ANGELES SAVINGS BANK—LOS ANGELES.

[Incorporated April 8, 1884.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

L. C. GOODWIN, President.

J. V. WACHTEL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks.....	\$2,700 00	Capital paid in coin	\$25,000 00
County warrants.....	84 00	Reserve fund and profit and loss.....	13,961 38
Loans on real estate.....	239,671 00	Due depositors	234,063 97
Loans on stocks, bonds, and warrants.....	600 00		
Money on hand	990 34		
Due from banks and bankers.....	17,972 61		
Furniture and fixtures	3,582 27		
Interest accrued	3,894 57		
Expenses and taxes	3,530 56		
Total resources.....	\$273,025 35	Total liabilities.....	\$273,025 35

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$25,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Isaias W. Hellman.....	451 shares.	L. C. Goodwin.....	50 shares.
John E. Plater	200 shares.	Robert S. Baker	50 shares.
John A. Paxton	100 shares.		

Total number of shares held by the Directors is 851 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$239,671 00	\$672,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Sulphur Springs School District, Los Angeles County, bonds	\$1,500 00	\$1,500 00	\$1,590 00
New Hope School District.....	1,200 00	1,200 00	1,260 00
County Auditor's warrants.....	84 00	84 00	84 00
Totals.....	\$2,784 00	\$2,784 00	\$2,934 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
50 shares stock Abstract and Title Insurance Company of Los Angeles.....	\$5,000 00	\$600 00	\$3,000 00

SEMI-ANNUAL REPORT OF THE
BANK OF MENDOCINO.

[Incorporated September 14, 1870.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

EUGENE BROWN, President.

WILLIAM HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$4,794 59	Reserve fund and profit and loss	\$12,384 32
Loans on real estate	294,843 45	Due depositors	312,261 81
Loans on personal security (including overdrafts)	32 07	Due banks and bankers	11,178 90
Money on hand	15,230 60		
Due from banks and bankers	18,601 40		
Furniture and fixtures	1,000 00		
Expenses and taxes	1,322 92		
Total resources	\$335,825 03	Total liabilities	\$335,825 03

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: Eugene Brown, Jerome B. Ford, James Townsend, Ruel Stickney, C. W. Denslow, Augustus Heeser, William Heeser.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$4,794 59	\$6,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$262,952 62	\$475,000 00
Alameda	16,151 43	35,000 00
Humboldt	15,739 40	30,000 00
Totals	\$294,843 45	\$540,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF MENDOCINO.

[Incorporated September 14, 1870.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: from — A. M. to — P. M.)

EUGENE BROWN, President.

WILLIAM HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$3,672 20	Reserve fund and profit and loss.....	\$15,108 76
Loans on real estate.....	298,655 76	Due depositors	336,614 80
Loans on personal security (including overdrafts).....	160 54		
Money on hand	18,066 07		
Due from banks and bankers....	30,168 99		
Furniture and fixtures	1,000 00		
Total resources.....	\$351,723 56	Total liabilities	\$351,723 56

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: James Townsend, Jerome B. Ford, Augustus Heeser, Ruel Stickney, Chas. W. Denslow, William Heeser, Eugene Brown.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$3,672 00	\$4,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$265,783 62	\$475,000 00
Alameda	16,450 77	40,000 00
Humboldt	16,421 37	30,000 00
Totals	\$298,655 76	\$545,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Mendocino, doing business at Mendocino, County of Mendocino, on the twenty-eighth day of June, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$3,671 20	Reserve fund.....	\$12,384 32
Loans on real estate.....	289,573 34	Due depositors	329,597 20
Money on hand	9,654 14	Interest collected	2,437 13
Due from banks and bankers....	36,957 75		
Furniture, fixtures, etc.....	1,000 00		
Expenses, taxes, etc.....	3,562 22		
Total resources.....	\$344,418 65	Total liabilities	\$344,418 65

MENDOCINO, June 29, 1887.

To the Hon. GEORGE A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

W. W. MORELAND,
Bank Commissioner.

STATE OF CALIFORNIA, } ss.
County of Mendocino. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Mendocino, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

EUGENE BROWN, President.
WM. HEESER, Cashier.

Subscribed and sworn to before me, this twenty-ninth day of June, 1887.

W. W. MORELAND,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the Bank of Mendocino, on the morning of January 1, 1887.

1. Number of deposit accounts open January 1, 1887	520
2. Number of deposit accounts opened during past year	164
3. Number of deposit accounts closed during past year	93
4. Amount deposited during the past year, including dividends credited...	\$168,286 51
5. Amount withdrawn during the past year	\$134,568 12
6. Amount of dividends or interest to depositors for past year	\$14,080 27
7. Rate per cent per annum of such dividends or interest.—Paid \$220 84 on settlements intermediate between regular dividends at	3 per cent.
And balance of dividends at the ordinary rate of	5 per cent.
8. Amount of dividends to stockholders for past year }	{ No capital stock.
9. Rate per cent per annum of same on paid up capital }	
10. Amount added to reserve fund during past year	\$741 06
11. Amount of gross earnings during past year, besides some accumulated interest not yet counted in profits	\$24,003 62
12. Amount of net earnings during past year	\$14,345 81
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 31, 1886.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	\$0 47

SEMI-ANNUAL REPORT OF THE

MERCED SECURITY SAVINGS BANK—MERCED.

[Incorporated March 11, 1875.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

G. H. FANCHER, President.

W. WESTBAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,425 26	Capital paid in coin	\$60,000 00
Real estate taken for debt	15,080 66	Reserve fund and profit and loss	23,318 64
Loans on real estate	347,358 63	Due depositors	465,372 02
Loans on other securities (grain, etc.)	60,714 88		
Money on hand	25,696 76		
Due from banks and bankers	87,184 86		
Furniture and fixtures	2,229 61		
Total resources	\$548,690 66	Total liabilities	\$548,690 66

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 300; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. A. Aldrich	810 shares.	J. K. Law	20 shares.
A. A. Smith	140 shares.	J. W. Mitchell	10 shares.
G. H. Fancher	300 shares.	H. N. Rucker	5 shares.
L. R. Fancher	138 shares.		

Total number of shares held by the Directors is 1,423 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated in.	Cost on Books.	Market Value.
Merced	\$382 43	\$432 43
Fresno	14,698 23	17,000 00
Totals	\$15,080 66	\$17,432 43

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mariposa	\$2,250 00	\$631,560 00
Stanislaus	18,000 00	
Merced	299,258 63	
Fresno and Tulare	1,250 00	
Tulare	15,800 00	
Fresno	10,800 00	
Totals	\$347,358 63	\$631,560 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts on grain	\$53,867 88	\$76,950 00
Warehouse receipts on wool	6,031 00	8,981 20
Coin	386 08	1,000 00
Bills Merced County	429 92	429 92
Totals	\$60,714 88	\$87,361 12

SEMI-ANNUAL REPORT OF THE

MERCED SECURITY SAVINGS BANK—MERCED.

[Incorporated March 11, 1875.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

G. H. FANCHER, President.

W. W. WESTBAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,473 71	Capital paid in coin	\$60,000 00
Real estate taken for debt	12,735 86	Reserve fund and profit and loss	27,924 00
County warrants	1,619 79	Due depositors	430,714 04
Loans on real estate	408,163 25	Other liabilities	1,094 67
Loans on stocks, bonds, and warrants	320 00		
Loans on other securities (grain, etc.)	11,256 31		
Money on hand	14,544 73		
Checks and other cash items	3,429 75		
Due from banks and bankers	54,829 20		
Furniture and fixtures	2,260 11		
Expenses and taxes	100 00		
Total resources	\$519,732 71	Total liabilities	\$519,732 71

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. A. Aldrich	810 shares.	A. A. Smith	140 shares.
G. H. Fancher	300 shares.	J. K. Law	20 shares.
L. R. Fancher	138 shares.	H. N. Rucker	5 shares.

Total number of shares held by the Directors is 1,413 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno	\$12,735 86	\$15,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced	\$353,563 00	\$728,862 50
Mariposa	5,800 00	
Stanislaus	22,500 00	
Tulare	13,700 00	
Fresno	12,600 00	
Totals	\$408,163 00	\$728,862 50

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Merced County warrants	\$1,619 79	\$1,619 79

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
Merced County warrants	\$320 00	\$320 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Coin deposit, warehouse receipts wool and grain	\$11,256 31	\$18,635 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Merced Security Savings Bank, doing business at Merced, County of Merced, on the third day of December, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,371 56	Capital paid up	\$60,000 00
Other real estate	15,120 66	Reserve fund	15,000 00
Invested in county warrants	10,420 70	Due depositors	396,110 59
Loans on real estate	325,123 32	Interest collected	3,184 10
Loans on other securities		Rents, exchange, etc.	253 30
(grain, etc.)	74,375 96	Profit and loss	4,542 14
Money on hand	13,203 94	Other liabilities	1,344 79
Due from banks and bankers	14,380 02		
Furniture, fixtures, etc.	2,197 31		
Expenses, taxes, etc.	2,359 05		
Other assets	12,882 40		
Total resources	\$480,434 92	Total liabilities	\$480,434 92

MERCED, December 3, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Merced. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Merced Security Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

G. N. FANCHER, President.
W. W. WESTBAY, Cashier.

Subscribed and sworn to before me, this third day of December, 1886.

WM. F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the Merced Security Savings Bank, on the morning of January 1, 1887.

1. Number of deposit accounts open January 1, 1887.....	452
2. Number of deposit accounts opened during past year.....	81
3. Number of deposit accounts closed during past year.....	69
4. Amount deposited during the past year.....	\$1,131,133 44
5. Amount withdrawn during the past year.....	\$1,102,010 37
6. Amount of dividends or interest to depositors for past year.....	\$11,584 90
7. Rate per cent per annum of such dividends or interest { Term.....	5 per cent.
Ordinary.....	
8. Amount of dividends to stockholders for past year.....	\$3,000
9. Rate per cent per annum of same on paid up capital.....	5 per cent.
10. Amount added to reserve fund during past year.....	\$6,814 55
11. Amount of gross earnings during past year.....	\$32,229 33
12. Amount of net earnings during past year.....	\$21,399 45
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	First of month.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.

SEMI-ANNUAL REPORT OF THE
OAKLAND BANK OF SAVINGS.

[Incorporated August 13, 1867.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours : 9 A. M. to 3 P. M.)

E. C. SESSIONS, President.

W. W. GARTHWAITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$105,000 00	Capital paid in coin	\$475,000 00
Real estate taken for debt	37,777 03	Reserve fund and profit and loss	25,000 00
Miscellaneous bonds and stocks	899,728 68	Due depositors	2,269,941 76
Loans on real estate	1,142,580 96		
Loans on stocks, bonds, and warrants	51,988 99		
Loans on personal security (including overdrafts)	227,201 16		
Money on hand	82,206 29		
Due from banks and bankers	206,958 65		
Furniture and fixtures	1,500 00		
Interest accrued	15,000 00		
Total resources	\$2,769,941 76	Total liabilities	\$2,769,941 76

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$950,000; the total amount actually paid in coin by stockholders for capital stock is \$475,000. The total number of shares of stock issued is 9,500; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. A. Aldrich	435 shares.	W. E. Miller	200 shares.
F. Blake	42½ shares.	Samuel Merritt	700 shares.
R. E. Cole	65 shares.	H. Rogers	100 shares.
E. A. Haines	625 shares.	E. C. Sessions	100 shares.
Israel Lawton	10 shares.		

Total number of shares held by the Directors is 2,277½ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Alameda	\$36,809 25
San Francisco	967 78
Total	\$37,777 03

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$957,180 96	\$2,000,000 00
Contra Costa	76,300 00	150,000 00
Fresno	51,100 00	125,000 00
San Joaquin	2,000 00	15,000 00
Tehama	6,000 00	66,000 00
Tulare	50,000 00	125,000 00
Totals	\$1,142,580 96	\$2,481,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County and municipal corporations of California bonds	\$682,110 00	\$682,110 00	} \$941,200 00
State and other solvent corporations bonds	237,500 00	194,887 50	
General premium account and interest accrued		22,731 18	
Totals	\$919,610 00	\$899,728 68	\$941,200 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Capital stock and bonds of various solvent corporations, such as banks, insurance companies, etc.	\$101,800 00	\$51,988 99	\$100,080 00

SEMI-ANNUAL REPORT OF THE

OAKLAND BANK OF SAVINGS.

[Incorporated August 13, 1867.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

E. C. SESSIONS, President.

W. W. GARTHWAITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$105,000 00	Capital paid in coin	\$475,000 00
Real estate taken for debt	40,929 43	Reserve fund and profit and loss	25,000 00
Miscellaneous bonds and stocks	1,047,373 28	Due depositors	2,529,303 46
Loans on real estate	1,183,940 87	Other liabilities	10,500 00
Loans on stocks, bonds, and warrants	261,794 25		
Loans on other securities (grain, etc.)	5,125 50		
Loans on personal security (including overdrafts)	91,557 76		
Money on hand	115,898 13		
Due from banks and bankers	186,684 24		
Furniture and fixtures	1,500 00		
Total resources	\$3,039,803 46	Total liabilities	\$3,039,803 46

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$950,000; the total amount actually paid in coin by stockholders for capital stock is \$475,000. The total number of shares of stock issued is 9,500; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows :

W. A. Aldrich	435 shares.	W. E. Miller	200 shares.
F. Blake	42½ shares.	Samuel Merritt	700 shares.
R. E. Cole	65 shares.	Henry Rogers	100 shares.
E. A. Haines	625 shares.	E. C. Sessions	100 shares.
Israel Lawton	10 shares.		

Total number of shares held by the Directors is.....2,277½ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$40,929 43	\$41,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$961,515 87	\$2,000,000 00
Contra Costa	76,300 00	150,000 00
Colusa	26,200 00	60,000 00
Fresno	52,100 00	130,000 00
San Joaquin	2,000 00	15,000 00
Solano	4,000 00	10,000 00
Tehama	6,000 00	66,000 00
Tulare	55,825 00	135,000 00
Totals	\$1,183,940 87	\$2,566,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of counties and municipal corporations of California	\$819,740 00	\$819,740 00	\$850,000 00
Bonds and stocks of other solvent corporations	221,500 00	194,887 50	212,000 00
General premium account		32,745 78	
Totals	\$1,041,240 00	\$1,047,373 28	\$1,062,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Capital stock and bonds of various solvent banks, insurance companies, etc.	\$371,900 00	\$261,794 25	\$340,990 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Pass-books	\$5,125 50	\$8,700 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Oakland Bank of Savings, doing business at Oakland, County of Alameda, on the fourteenth day of September, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$105,000 00	Capital paid up	\$475,000 00
Other real estate	38,819 37	Reserve fund	25,000 00
Invested in stocks and bonds	904,390 43	Due depositors	2,118,450 94
Loans on real estate	1,131,107 63	Due banks and bankers	6,160 96
Loans on stocks and bonds	44,400 00	Interest collected	14,628 13
Loans on other securities (grain, etc.)	2,500 00	Rents, exchange, etc.	864 55
Loans on personal security	108,095 15	Other liabilities	2,638 24
Money on hand	125,521 34	Reserved for taxes	10,994 55
Due from banks and bankers	164,369 44		
Furniture, fixtures, etc.	1,500 00		
Expenses, taxes, etc.	3,185 36		
Other assets	24,548 65		
Total resources	\$2,653,737 37	Total liabilities	\$2,653,737 37

OAKLAND, September 16, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Alameda.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Oakland Bank of Savings, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

E. C. SESSIONS, President.
W. W. GARTHWAITE, Cashier.

Subscribed and sworn to before me, this fifteenth day of September, 1886.

WM. F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the Oakland Bank of Savings, on the morning of January 1, 1887.

1. Number of deposit accounts open January 1, 1886.....	2,899
2. Number of deposit accounts opened during past year.....	1,268
3. Number of deposit accounts closed during past year.....	900
4. Amount deposited during the past year.....	\$1,134,322 59
5. Amount withdrawn during the past year.....	\$910,927 11
6. Amount of dividends or interest to depositors for past year.....	\$71,217 73
7. Rate per cent per annum of such dividends or interest { Term.....	4 ³⁰ / ₁₀₀ per cent.
{ Ordinary.....	
8. Amount of dividends to stockholders for past year.....	\$33,250 00
9. Rate per cent per annum of same on paid up capital.....	7 per cent.
10. Amount added to reserve fund during past year.....	
11. Amount of gross earnings during past year.....	\$142,330 39
12. Amount of net earnings during past year.....	\$124,240 93
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	Nov. 13, 1886.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date?.....	Was 65 cents—since corrected.

SEMI-ANNUAL REPORT OF THE
PASADENA SAVINGS BANK.

[Incorporated May 18, 1887.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

C. S. HOPKINS, President.

OTTO FROELICH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$22,000 00	Capital paid in coin	\$100,000 00
Loans on real estate	70,138 90	Reserve fund and profit and loss	591 86
Money on hand	7,047 57	Due depositors	1,788 00
Furniture and fixtures	1,472 81	Other liabilities	70 00
Interest accrued	627 19		
Other assets	1,163 49		
Total resources	\$102,449 86	Total liabilities	\$102,449 86

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. S. Hopkins	960 shares.	S. Townsend	10 shares.
Charles M. Parker	10 shares.	R. Williams	10 shares.
G. A. Swartwout	10 shares.		

Total number of shares held by the Directors is 1,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$70,138 90	\$195,725 00

SEMI-ANNUAL REPORT OF THE

PEOPLE'S SAVINGS BANK—SACRAMENTO.

[Incorporated May 23, 1879.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

WM. BECKMAN, President.

WM. F. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$4,552 65	Capital paid in coin	\$225,237 10
Miscellaneous bonds and stocks	11,220 00	Reserve fund and profit and loss	45,334 90
Loans on real estate	458,781 72	Due depositors	255,310 33
Money on hand	40,667 56	Other liabilities	3,649 53
Due from banks and bankers	2,927 89		
Furniture and fixtures	2,479 00		
Expenses and taxes	8,903 04		
Total resources	\$529,531 86	Total liabilities	\$529,531 86

DETAILS.

The amount of capital stock is \$500,000: the amount subscribed is \$409,522; the total amount actually paid in coin by stockholders for capital stock is \$225,237 10. The total number of shares of stock issued is 409,522; the amount paid up on each share of stock is 55 cents.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Beckman	51,437 shares.	Wm. Johnston	1,056 shares.
John L. Huntoon	45,070 shares.	Samuel Gottlieb	1,121 shares.
G. M. Hayton	6,498 shares.	E. C. Atkinson	221 shares.
E. J. Croly	4,119 shares.		

Total number of shares held by the Directors is 109,522 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated in.	Cost on Books.
Sacramento	\$3,125 00
Colusa	1,427 65
Totals	\$4,552 65

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$140,450 62	\$320,160 00
Washoe, Nevada	75,475 00	131,900 00
Tehama	62,300 00	140,000 00
Placer	35,271 52	86,400 00
Sutter	20,465 00	45,000 00
Sacramento	95,119 58	195,000 00
El Dorado	5,300 00	16,430 00
Butte	8,000 00	20,800 00
Yolo	6,000 00	16,000 00
Solano	2,500 00	20,100 00
Tulare	3,200 00	9,300 00
San Joaquin	4,700 00	8,600 00
Totals	\$458,781 72	\$1,009,690 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
902 shares stock of the Odd Fellows' Hall Association of Sacramento.....	\$14,960 00	\$11,220 00	\$14,960 00

SEMI-ANNUAL REPORT OF THE

PEOPLE'S SAVINGS BANK—SACRAMENTO.

[Incorporated May 23, 1879.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

WM. BECKMAN, President.

WM. F. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$3,802 65	Capital paid in coin.....	\$225,237 10
Miscellaneous bonds and stocks	11,220 00	Reserve fund and profit and loss.....	49,505 57
Loans on real estate.....	522,402 22	Due depositors	351,121 57
Money on hand	46,663 26	Other liabilities.....	3,600 40
Due from banks and bankers	36,465 11		
Furniture and fixtures	2,477 50		
Expenses and taxes	6,433 90		
Total resources.....	\$629,464 64	Total liabilities.....	\$629,464 64

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$409,522; the total amount actually paid in coin by stockholders for capital stock is \$225,237 10. The total number of shares of stock issued is 409,522; the amount paid up on each share of stock is 55 cents.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Beckman.....	57,905 shares.	Geo. M. Hayton.....	6,498 shares.
Jno. L. Huntoon.....	45,982 shares.	Sam'l Gottlieb.....	1,131 shares.
E. J. Croly.....	4,119 shares.	E. C. Atkinson.....	221 shares.
Wm. Johnston.....	1,056 shares.		

Total number of shares held by the Directors is 116,912 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa.....	\$1,427 65	} \$3,802 65
Sacramento	2,375 00	
Totals	\$3,802 65	\$3,802 65

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$165,745 11	\$307,160 00
Washoe, Nevada	73,175 00	130,600 00
Placer	35,271 52	86,400 00
Tehama	23,193 00	52,000 00
Sutter	23,465 00	52,360 00
Sacramento	170,400 59	353,672 00
El Dorado	5,600 00	16,430 00
Butte	8,000 00	20,800 00
Amador	1,500 00	3,100 00
Yolo	6,000 00	10,000 00
Solano	2,500 00	20,100 00
Tulare	2,852 00	9,300 00
San Joaquin	4,700 00	8,600 00
Totals	\$522,402 22	\$1,070,522 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
902 shares of stock Odd Fellows' Hall Association of Sacramento	\$11,220 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Showing the Financial Condition of the People's Savings Bank, doing business at City and County of Sacramento, on the sixth day of January, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$4,552 65	Capital paid up	\$225,237 10
Invested in stocks, bonds, and warrants	11,220 00	Reserve fund	20,419 84
Loans on real estate	459,299 93	Due depositors	259,588 77
Money on hand	41,441 80	Interest collected	622 21
Due from banks and bankers	1,681 54	Dividends unpaid	10,093 86
Furniture, fixtures, etc.	2,479 00	Profit and loss	6,123 64
Expenses, taxes, etc.	1,410 50		
Total resources	\$522,085 42	Total liabilities	\$522,085 42

SACRAMENTO, January 7, 1887.

To the Hon. GEO. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Sacramento. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the People's Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

WM. BECKMAN, President.
WM. F. HUNTOON, Cashier.

Subscribed and sworn to before me, this seventh day of January, 1887.

WM. F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the People's Savings Bank, on the morning of January 1, 1887.

1. Number of deposit accounts open January 1, 1887	1,381
2. Number of deposit accounts opened during past year	252
3. Number of deposit accounts closed during past year	236
4. Amount deposited during the past year	\$397,953 92
5. Amount withdrawn during the past year	\$264,145 57
6. Amount of dividends or interest to depositors for past year	\$8,328 41
7. Rate per cent per annum of such dividends or interest { Term	6 per cent.
8. Amount of dividends to stockholders for past year	4½ per cent.
9. Rate per cent per annum of same on paid up capital	\$11,234 12
10. Amount added to reserve fund during past year	6 per cent.
11. Amount of gross earnings during past year	\$6,304 83
12. Amount of net earnings during past year	\$37,836 31
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	\$23,672 36
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	Dec. 1, 1886.
	None.

SEMI-ANNUAL REPORT OF THE

SANTA BARBARA SAVINGS BANK.

[Incorporated September 17, 1886.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

JOHN H. REDDINGTON, President.

W. B. METCALF, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,086 00	Capital paid in coin.	\$13,050 00
Loans on real estate	9,800 00	Due depositors	10,192 37
Money on hand	2,521 73	Other liabilities	65
Due from banks and bankers	7,520 12		
Furniture and fixtures	25 55		
Expenses and taxes	289 62		
Total resources	\$23,243 02	Total liabilities	\$23,243 02

DETAILS.

The amount of capital stock is \$ —; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$13,050. The total number of shares of stock issued is —; the amount paid up on each share of stock is \$ —.

The names of the Directors, and number of shares of stock held by each, are as follows:

John H. Reddington	10 shares.	A. L. Anderson	50 shares.
James W. Calkins	10 shares.	J. W. Cooper	20 shares.
Walter N. Hawley	50 shares.	George W. Coffin	10 shares.
S. R. Weldon	10 shares.		

Total number of shares held by the Directors is 160 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Barbara	\$9,800 00	\$29,300 00

SEMI-ANNUAL REPORT OF THE
SANTA BARBARA SAVINGS BANK.

[Incorporated September 17, 1886.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

JOHN H. REDDINGTON, President.

W. B. METCALF, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,772 10	Capital paid in coin	\$26,000 00
Loans on real estate	25,837 61	Reserve fund and profit and loss	425 99
Money on hand	2,158 35	Due depositors	45,951 22
Due from banks and bankers	34,022 06	Other liabilities	100 00
Furniture and fixtures	738 05		
Expenses and taxes	1,949 04		
Total resources	\$72,477 21	Total liabilities	\$72,477 21

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$26,000. The total number of shares of stock issued is —; the amount paid up on each share of stock is \$ —.

The names of the Directors, and number of shares of stock held by each, are as follows:

John H. Reddington	10 shares.	J. W. Cooper	20 shares.
J. W. Calkins	10 shares.	G. W. Coffin	10 shares.
W. N. Hawley	50 shares.	A. L. Anderson	50 shares.

Total number of shares held by the Directors is 150 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Barbara	\$25,837 61	\$75,000 00

STATISTICAL INFORMATION

Supplementary to the report of the Santa Barbara Savings Bank, on the morning of January 3, 1887.

1. Number of deposit accounts open December 31, 1886	27
2. Number of deposit accounts opened during past year	28
3. Number of deposit accounts closed during past year	1
4. Amount deposited during the past year	\$15,074 80
5. Amount withdrawn during the past year	\$4,882 43
6. Amount of dividends or interest to depositors for past year	
7. Rate per cent per annum of such dividends or interest { Term	
8. Amount of dividends to stockholders for past year	
9. Rate per cent per annum of same on paid up capital	
10. Amount added to reserve fund during past year	
11. Amount of gross earnings during past year	
12. Amount of net earnings during past year	
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 31, 1886.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SEMI-ANNUAL REPORT OF

THE SANTA CRUZ BANK OF SAVINGS AND LOAN.

[Incorporated March, 1870.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 4 P. M.)

HENRY SKINNER, President.

E. J. COX, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$20,000 00
Real estate taken for debt	6,500 00	Reserve fund and profit and loss	10,580 85
Miscellaneous bonds and stocks	10,960 00	Due depositors	181,511 35
Loans on real estate	170,750 00		
Money on hand	16,882 20		
Furniture and fixtures	1,000 00		
Total resources	\$212,092 20	Total liabilities	\$212,092 20

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Henry Skinner	129 shares.	F. H. Runge	9 shares.
P. B. Fagen	87 shares.	E. J. Cox	26 shares.
H. Willey	150 shares.	Wm. Effey	58 shares.
F. Hagerman	40 shares.		

Total number of shares held by the Directors is 499 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$6,500 00	\$9,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Mateo	\$20,500 00	\$32,500 00
Monterey	17,000 00	30,000 00
Ventura	17,000 00	35,000 00
Santa Cruz	116,250 00	232,000 00
Totals	\$170,750 00	\$329,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bank of Santa Cruz County	\$10,960 00	\$10,960 00	\$11,645 00

SEMI-ANNUAL REPORT OF THE

SANTA CRUZ BANK OF SAVINGS AND LOAN.

[Incorporated March, 1870.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

HENRY SKINNER, President.

E. J. COX, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$20,000 00
Miscellaneous bonds and stocks	10,960 00	Reserve fund and profit and loss	16,052 61
Loans on real estate	192,975 49	Due depositors	225,873 52
Money on hand	46,234 08		
Furniture and fixtures	1,000 00		
Interest accrued	4,756 56		
Total resources	\$261,926 13	Total liabilities	\$261,926 13

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Henry Skinner	133 shares.	E. J. Cox	26 shares.
Pierce B. Fagen	137 shares.	Wm. Effey	10 shares.
Henry Willey	100 shares.	Lewis Schwartz	44 shares.
F. Hagerman	40 shares.		

Total number of shares held by the Directors is 490 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$122,675 49	\$250,000 00
San Mateo	20,500 00	40,000 00
Monterey	17,000 00	40,000 00
Washington Territory	12,000 00	30,000 00
Ventura	20,800 00	50,000 00
Totals	\$192,975 49	\$410,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bank of Santa Cruz County stock	\$10,960 00	\$10,960 00	\$13,700 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Santa Cruz Bank of Savings and Loan, doing business at City and County of Santa Cruz, on the twenty-sixth day of April, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid up	\$20,000 00
Invested in stocks, bonds, and warrants	10,960 00	Reserve fund	9,000 00
Loans on real estate	181,166 45	Due depositors	179,043 20
Money on hand	11,671 90	Interest collected	2,478 35
Furniture, fixtures, etc.	1,000 00	Profit and loss	1,168 35
Expenses, taxes, etc.	891 55		
Total resources	\$211,689 90	Total liabilities	\$211,689 90

SANTA CRUZ, April 27, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Santa Cruz. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Santa Cruz Bank of Savings and Loan, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

HENRY SKINNER, President.
E. J. COX, Cashier.

Subscribed and sworn to before me, this twenty-sixth day of April, 1887.

WM. F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the Santa Cruz Bank of Savings and Loan, on the morning of January 1, 1887.

1. Number of deposit accounts open January 1, 1887	455
2. Number of deposit accounts opened during past year	171
3. Number of deposit accounts closed during past year	167
4. Amount deposited during the past year	\$124,691 40
5. Amount withdrawn during the past year	\$119,675 20
6. Amount of dividends or interest to depositors for past year	\$5,939 15
7. Rate per cent per annum of such dividends or interest { Term	4 per cent.
8. Amount of dividends to stockholders for past year	\$2,000 00
9. Rate per cent per annum of same on paid up capital	10 per cent.
10. Amount added to reserve fund during past year	\$900 00
11. Amount of gross earnings during past year	\$10,566 20
12. Amount of net earnings during past year	\$4,125 65
13. As of what date was an abstract made of balances due the depositors, as shown by the depositors' ledger	Nov. 1.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	Nil.

SEMI-ANNUAL REPORT OF THE
SAN FRANCISCO SAVINGS UNION.

[Incorporated June 18, 1862.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

ALBERT MILLER, President.

LOVELL WHITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$100,000 00	Capital paid in coin	\$400,000 00
Real estate taken for debt ..	469,498 35	Reserve fund and profit and loss	104,539 05
United States bonds	895,250 00	Due depositors	13,669,274 96
Miscellaneous bonds, stocks, and warrants	241,212 94	Other liabilities	38,937 40
Loans on real estate	10,803,334 64		
Loans on stocks, bonds, and warrants	1,336,013 38		
Money on hand	157,027 10		
Due from banks and bankers	209,415 00		
Furniture and fixtures	1,000 00		
Total resources	\$14,212,751 41	Total liabilities	\$14,212,751 41

DETAILS.

The amount of capital stock is \$400,000; the amount subscribed is \$400,000; the total amount actually paid in coin by stockholders for capital stock is \$400,000. The total number of shares of stock issued is 1,600; the amount paid up on each share of stock is \$250.

The names of the Directors, and number of shares of stock held by each, are as follows:

Albert Miller	80 shares.	George C. Boardman	12 shares.
J. de Fremery	70 shares.	Thomas Magee	10 shares.
Alexander Campbell, Sr.	16 shares.	Daniel E. Martin	44 shares.
John Archbald	76 shares.	Charles Pace	60 shares.
William Ashburner	22 shares.		

Total number of shares held by the Directors is 390 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$10,900 85	} \$469,498 35
Alameda	104,147 09	
Santa Clara	10,807 96	
San Mateo	80,150 88	
Sacramento, Napa, and Solano ..	200,536 55	
Yolo and Colusa	107,947 02	
Total	\$514,498 35	
Less credit from contingent fund ..	45,000 00	
Totals	\$469,498 35	\$469,498 35

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$4,545,722 64
Alameda	1,622,249 00
Butte	30,662 00
Colusa	311,400 00
Contra Costa	151,707 00
Fresno	323,445 00
Kern	21,517 00
Los Angeles	187,454 00
Marin	385,227 00
Merced	286,934 00
Monterey	131,079 00
Napa	29,518 00
Placer	45,760 00
Sacramento	73,947 00
San Benito	160,815 00
San Diego	42,491 00
San Joaquin	250,610 00
San Luis Obispo	487,501 00
San Mateo	124,606 00
Santa Barbara	163,073 00
Santa Clara	175,424 00
Santa Cruz	2,000 00
Siskiyou	61,723 00
Solano	44,645 00
Sonoma	22,675 00
Stanislaus	409,134 00
Sutter	54,434 00
Tehama	205,800 00
Tulare	272,594 00
Ventura	60,227 00
Yolo	92,956 00
Yuba	26,845 00
Total	\$10,803,334 64

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States $4\frac{1}{2}$ per cent registered bonds	\$200,000 00	\$214,250 00	\$220,750 00
United States 4 per cent registered bonds	585,000 00	681,000 00	742,950 00
California State, city, and county bonds	110,000 00	123,100 00	125,100 00
Quasi-public and industrial corporation bonds	100,000 00	101,250 00	104,500 00
California county and city warrants	23,625 00	16,862 94	23,625 00
Totals	\$1,018,625 00	\$1,136,462 94	\$1,216,925 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
City and county bonds of State of California	\$31,000 00	\$25,000 00	\$32,550 00
Bonds and promissory notes of quasi-public and industrial corporations	931,500 00	942,293 00	968,918 00
Shares of capital stock of quasi-public and industrial corporations	836,600 00	368,720 38	530,314 00
Totals	\$1,829,100 00	\$1,336,013 38	\$1,531,782 00

SEMI-ANNUAL REPORT OF THE
SAN FRANCISCO SAVINGS UNION.

[Incorporated June 18, 1862.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

ALBERT MILLER, President.

LOVELL WHITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$100,000 00	Capital paid in coin	\$400,000 00
Real estate taken for debt ..	453,862 40	Reserve fund and profit and	
United States bonds	890,000 00	loss	108,384 35
Miscellaneous bonds, stocks,		Due depositors	14,610,298 32
and warrants	252,877 52	Other liabilities	23,930 36
Loans on real estate	11,247,025 59		
Loans on stocks, bonds, and			
warrants	1,884,782 38		
Money on hand	144,939 76		
Due from banks and bankers.	168,125 38		
Furniture and fixtures	1,000 00		
Total resources	\$15,142,613 03	Total liabilities	\$15,142,613 03

DETAILS.

The amount of capital stock is \$400,000; the amount subscribed is \$400,000; the total amount actually paid in coin by stockholders for capital stock is \$400,000. The total number of shares of stock issued is 1,600; the amount paid up on each share of stock is \$250.

The names of the Directors, and number of shares of stock held by each, are as follows:

Albert Miller	80 shares.	Thos. Magee	10 shares.
James de Fremery	70 shares.	Daniel E. Martin	44 shares.
John Archbald	76 shares.	Chas. Pace	60 shares.
Geo. C. Boardman	12 shares.	E. B. Pond	10 shares.
Alex. Campbell, Sr.	16 shares.		

Total number of shares held by the Directors is 378 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$6,633 37	} \$453,862 40
Alameda	43,626 98	
San Mateo	81,628 88	
Sacramento, Napa, and Solano	213,039 05	
Yolo and Colusa	108,934 12	
Totals	\$453,862 40	\$453,862 40

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$4,685,679 59
Alameda	1,581,170 00
Butte	31,000 00
Colusa	326,727 00
Contra Costa	145,573 00
Fresno	447,851 00
Kern	19,920 00
Los Angeles	89,856 00
Marin	375,839 00
Merced	250,888 00
Monterey	110,250 00
Placer	45,600 00
Sacramento	49,612 00
San Benito	153,000 00
San Diego	19,029 00
San Joaquin	244,920 00
San Luis Obispo	518,775 00
San Mateo	143,453 00
Santa Barbara	215,532 00
Santa Clara	158,281 00
Santa Cruz	2,000 00
Siskiyou	53,000 00
Solano	69,520 00
Sonoma	24,500 00
Stanislaus	433,312 00
Sutter	46,160 00
Tehama	311,000 00
Tulare	467,542 00
Ventura	60,000 00
Yolo	109,288 00
Yuba	30,845 00
Napa	26,707 00
Total	\$11,247,025 59

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States $4\frac{1}{2}$ per cent registered	\$200,000 00	\$212,000 00	\$218,000 00
United States 4 per cent registered	585,000 00	678,000 00	754,650 00
State, city, and county bonds of California	110,000 00	120,500 00	122,000 00
Quasi-public and industrial corporations bonds	100,000 00	100,000 00	101,000 00
County and city warrants, State of California	44,803 76	32,377 52	44,803 76
Totals	\$1,039,803 76	\$1,142,877 52	\$1,240,453 76

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent consols	\$4,800 00	\$4,800 00	\$6,240 00
County and city bonds, State of California	213,221 00	117,664 38	191,899 00
Quasi-public and industrial corporations bonds and promissory notes	1,538,500 00	1,389,850 00	1,694,560 00
Shares of capital of quasi-public and industrial corporations	966,000 00	372,468 00	604,280 00
Totals	\$2,722,521 00	\$1,884,782 38	\$2,496,979 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the San Francisco Savings Union, doing business at City and County of San Francisco, on the twenty-sixth day of March, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$100,000 00	Capital paid up	\$400,000 00
Other real estate	472,005 65	Reserve fund	104,539 05
Invested in stocks, bonds, and warrants	1,146,877 52	Due depositors	13,992,363 45
Loans on real estate	11,094,703 70	Interest collected	170,396 24
Loans on stocks and bonds	1,547,432 38	Dividends unpaid	3,534 08
Money on hand	150,562 68	Profit and loss	3,174 62
Due from banks and bankers	141,237 21	Other liabilities	30,699 33
Furniture, fixtures, etc.	1,000 00		
Expenses, taxes, etc.	9,094 03		
Other assets	41,793 60		
Total resources	\$14,704,706 77	Total liabilities	\$14,704,706 77

SAN FRANCISCO, March 30, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
City and County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the San Francisco Savings Union, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

ALBERT MILLER, President.
LOVELL WHITE, Cashier.

Subscribed and sworn to before me, this twenty-eighth day of March, 1887.

WM. F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the San Francisco Savings Union, on the morning of January 1, 1887.

1. Number of deposit accounts open January 1, 1887	17,769
2. Number of deposit accounts opened during past year	3,979
3. Number of deposit accounts closed during past year	3,306
4. Amount deposited during the past year, exclusive of dividends	\$6,333,591 75
5. Amount withdrawn during the past year	\$5,847,121 48
6. Amount of dividends or interest to depositors for past year	\$515,112 03
7. Rate per cent per annum of such dividends or interest { Term	4.5 per cent.
8. Amount of dividends to stockholders for past year	\$24,000 00
9. Rate per cent per annum of same on paid up capital	6 per cent.
10. Amount added to reserve fund during past year	\$9,344 81
11. Amount of gross earnings during past year	\$802,685 36
12. Amount of net earnings during past year	\$603,426 64
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	July 1, 1886.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	Nil.

SEMI-ANNUAL REPORT OF THE
SAN JOSÉ SAFE DEPOSIT BANK OF SAVINGS.

[Incorporated April 29, 1885.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

M. MALARIN, President. E. McLAUGHLIN, Manager. J. E. AUZERAIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and vault.....	\$223,000 00	Capital paid in coin	\$300,000 00
United States bonds.....	15,494 50	Reserve fund and profit and	
Miscellaneous bonds and stocks.....	78,712 50	loss	36,330 45
County warrants	860 90	Due depositors.....	546,477 59
Loans on real estate.....	322,805 77		
Loans on stocks, bonds, and			
warrants	17,900 00		
Loans on other securities (grain,			
etc.)	1,200 00		
Loans on personal security (in-			
cluding overdrafts).....	85,059 76		
Money on hand	27,970 40		
Due from banks and bankers.....	96,998 51		
Furniture and fixtures	4,200 00		
Interest accrued.....	8,605 70		
Total resources.....	\$882,808 04	Total liabilities.....	\$882,808 04

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. McLaughlin	4,000 shares.	John Auzerais.....	100 shares.
M. Malarin	1,000 shares.	J. E. Auzerais.....	200 shares.
R. Roberts	1,000 shares.		

Total number of shares held by the Directors is..... 6,300 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$250,805 77	\$574,320 00
Monterey.....	27,000 00	52,000 00
Sacramento.....	45,000 00	83,600 00
Totals	\$322,805 77	\$709,920 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds.....	\$15,200 00	\$15,494 50	\$15,494 50
Los Angeles City bonds	50,000 00	53,400 00	53,400 00
Spring Valley Water Co.'s bonds	15,000 00	19,050 00	19,050 00
Park and Ocean Beach Railroad Co.'s bonds.....	5,000 00	6,262 50	6,262 50
Santa Clara County warrants	860 90	860 90	860 90
Totals.....	\$86,060 90	\$95,067 90	\$95,067 90

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks	\$31,700 00	\$17,900 00	\$25,840 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain and hay	\$1,200 00	\$2,000 00

SEMI-ANNUAL REPORT OF THE

SAN JOSÉ SAFE DEPOSIT BANK OF SAVINGS.

[Incorporated April 29, 1885.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

M. MALARIN, President. E. McLAUGHLIN, Manager. J. E. AUZERAIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises, Safe Deposit Block and vault	\$223,000 00	Capital paid in coin	\$300,000 00
United States bonds	24,310 50	Reserve fund and profit and loss	52,595 44
Miscellaneous bonds and stocks	106,593 75	Due depositors	688,137 90
County warrants	83 40	Other liabilities	2,883 45
Loans on real estate	435,321 92		
Loans on stocks, bonds, and warrants	14,000 00		
Loans on personal security (including overdrafts)	117,345 40		
Money on hand	37,933 47		
Due from banks and bankers	65,971 10		
Furniture and fixtures	4,100 00		
Interest accrued	14,957 25		
Total resources	\$1,043,616 79	Total liabilities	\$1,043,616 79

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. McLaughlin	4,000 shares.	James Gillon	500 shares.
M. Malarin	1,000 shares.	J. E. Auzeraiis	200 shares.
Return Roberts	1,000 shares.		
Total number of shares held by the Directors is		6,700 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$329,961 92	\$696,245 00
Monterey	26,360 00	60,000 00
Sacramento	57,000 00	95,000 00
Los Angeles	10,000 00	16,000 00
Sonoma	12,000 00	45,000 00
Totals	\$435,321 92	\$912,245 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds	\$20,200 00	\$24,310 50	\$130,987 65
Los Angeles City bonds	50,000 00	53,000 00	
Spring Valley Waterworks Company	34,000 00	43,520 00	
Park and Ocean Railroad Company	5,000 00	6,237 50	
Market Street Cable Railroad Company	3,000 00	3,836 25	
Santa Clara County warrants	83 40	83 40	\$130,987 65
Totals	\$112,283 40	\$130,987 65	

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
San José and Santa Clara Railroad Company, 200 shares	\$20,000 00	\$13,000 00	\$15,000 00
Commercial and Savings Bank, 25 shares	2,500 00	1,000 00	1,300 00
Totals	\$22,500 00	\$14,000 00	\$16,300 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the San José Safe Deposit Bank of Savings, doing business at San José, County of Santa Clara, on the twenty-second day of July, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$223,000 00	Capital paid up	\$300,000 00
Invested in stocks and bonds	34,464 50	Reserve fund	22,728 26
Loans on real estate	224,155 92	Due depositors	39,5783 61
Loans on stocks and bonds	14,900 00	Interest collected	341 62
Loans on other securities (grain, etc.)	4,050 00	Rents, exchange, etc.	1,006 20
Loans on personal security	98,999 00	Other liabilities	2,542 00
Money on hand	14,718 70		
Due from banks and bankers	98,464 42		
Furniture, fixtures, etc.	3,700 00		
Expenses, taxes, etc.	88 40		
Other assets	5,860 75		
Total resources	\$722,401 69	Total liabilities	\$722,401 69

SAN JOSÉ, July 24, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Santa Clara. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the San José Safe Deposit Bank of Savings, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

E. McLAUGHLIN, Manager.

Subscribed and sworn to before me, this twenty-third day of July, 1886.

WM. F. WHITE,
Bank Commissioner.

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the San José Safe Deposit Bank of Savings, doing business at San José, County of Santa Clara, on the twentieth day of July, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$223,000 00	Capital paid up	\$300,000 00
Invested in stocks, bonds, and warrants	131,475 15	Reserve fund	52,595 44
Loans on real estate	437,574 72	Due depositors	692,328 60
Loans on stocks and bonds	14,000 00	Interest collected	1,796 63
Loans on personal security	105,506 72	Rents, exchange, etc.	969 20
Money on hand	31,499 45	Other liabilities	2,883 45
Due from banks and bankers	88,324 18		
Furniture, fixtures, etc.	4,100 00		
Expenses, taxes, etc.	135 85		
Other assets	14,957 25		
Total resources	\$1,050,573 32	Total liabilities	\$1,050,573 32

SAN JOSÉ, July 21, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Santa Clara. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the San José Safe Deposit Bank of Savings, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

E. McLAUGHLIN, Manager.
JOHN E. AUZERAIS, Cashier.

Subscribed and sworn to before me, this twenty-first day of July, 1887.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated July 23, 1857.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

HORACE DAVIS, President.

CYRUS W. CARMANY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$45,500 00	Capital paid in coin	\$500,000 00
Real estate taken for debt	1,118,861 60	Reserve fund and profit and loss	221,566 41
Miscellaneous bonds and stocks	1,016,649 69	Due depositors	3,317,908 79
Loans on real estate	1,063,428 89	Other liabilities	18,672 70
Loans on stocks, bonds, and warrants	376,600 00		
Loans on personal security (including overdrafts)	308,624 24		
Money on hand	69,440 36		
Due from banks and bankers	55,129 49		
Interest accrued	3,913 63		
Total resources	\$4,058,147 90	Total liabilities	\$4,058,147 90

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Horace Davis	200 shares.	James H. Goodman	276 shares.
Isaac Hyde	300 shares.	Arthur A. Smith	50 shares.
W. A. Aldrich	500 shares.	Albert N. Drown	30 shares.
S. C. Bigelow	200 shares.	Frank H. Woods	100 shares.
B. O. Devoe	200 shares.		

Total number of shares held by the Directors is1,856 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$697,569 78	} \$1,118,861 60
Contra Costa	255,800 00	
Alameda	98,255 79	
San Mateo	43,858 93	
Marin	12,600 00	
San Joaquin	4,500 00	
Solano	1,027 10	
Santa Clara	5,000 00	
Napa	250 00	
Totals	\$1,118,861 60	\$1,118,861 60

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$583,740 27	\$2,363,175 00
Alameda	103,915 12	
San Mateo	28,133 05	
Tulare	16,388 47	
Napa	27,991 55	
San Diego	30,020 00	
Solano	44,815 00	
Los Angeles	36,669 04	
Contra Costa	21,788 00	
Merced	32,000 00	
Santa Barbara	12,900 00	
Santa Clara	37,211 20	
Marin	10,237 89	
San Joaquin	33,000 00	
Stanislaus	19,933 33	
Butte	20,000 00	
Mendocino	3,000 00	
Santa Cruz	1,685 97	
Totals	\$1,053,428 89	\$2,363,175 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of the cities and counties of California ..	\$109,000 00	\$95,513 31	\$95,513 31
First mortgage bonds of the Spring Valley Water Company, Pacific Rolling Mills, etc. . .	475,000 00	491,438 68	522,100 00
Spring Valley Water Company stock, and stocks of other solvent corporations.	458,500 00	429,697 70	439,411 95
Totals	\$1,042,500 00	\$1,016,649 69	\$1,057,025 26

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Gas and water stocks and bonds	\$602,200 00	\$367,750 00	\$468,634 00
Bank stocks	87,300 00	51,450 00	109,618 00
Bonds of cities and counties of California ..	14,000 00	12,600 00	14,000 00
Stocks and bonds and other evidences of indebtedness of various solvent industrial corporations	376,100 00	253,424 24	283,489 00
Totals	\$1,079,600 00	\$685,224 24	\$875,741 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.	Market Value.
Interest accrued	\$3,913 63	\$3,913 63

SEMI-ANNUAL REPORT OF THE

SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated July 23, 1857.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

HORACE DAVIS, President.

CYRUS W. CARMANY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$45,000 00	Capital paid in coin	\$500,000 00
Real estate taken for debt	1,012,284 72	Reserve fund and profit and loss	220,095 49
Miscellaneous bonds and stocks	1,314,058 23	Due depositors	3,638,997 68
Loans on real estate	1,254,023 75	Other liabilities	11,161 85
Loans on stocks, bonds, and warrants	564,948 74		
Money on hand	123,197 02		
Due from banks and bankers	56,242 56		
Furniture and fixtures	500 00		
Total resources	\$4,370,255 02	Total liabilities	\$4,370,255 02

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Horace Davis	200 shares.	James H. Goodman	276 shares.
Isaac Hyde	300 shares.	Arthur A. Smith	50 shares.
W. A. Aldrich	500 shares.	Albert N. Drown	30 shares.
S. C. Bigelow	200 shares.	Frank H. Woods	100 shares.
B. O. Devoe	200 shares.		

Total number of shares held by the Directors is1,856 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$636,118 39	\$1,012,284 72
Contra Costa	255,800 00	
Alameda	62,945 95	
San Mateo	34,058 93	
Marin	12,600 00	
San Joaquin	4,500 00	
Solano	1,011 45	
Santa Clara	5,000 00	\$1,012,284 72
Napa	250 00	
Totals	\$1,012,284 72	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$678,560 51	\$2,786,719 00
Alameda	107,704 89	
San Mateo	33,133 05	
San Diego	38,000 00	
San Joaquin	33,000 00	
Merced	54,000 00	
Los Angeles	60,776 75	
Santa Barbara	12,000 00	
Contra Costa	21,748 00	
Stanislaus	29,000 00	
Butte	20,000 00	
Tulare	14,786 56	
Fresno	4,059 73	
Solano	44,530 79	
Marin	7,842 47	
Napa	29,477 20	
Sonoma	26,000 00	
Santa Clara	36,403 80	
Mendocino	3,000 00	
Totals	\$1,254,023 75	\$2,786,719 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of the cities and counties of California ..	\$108,000 00	\$94,503 51	\$94,513 31
Bonds of Spring Valley Waterworks, and Pacific Rolling Mills	833,000 00	850,543 97	884,759 62
Spring Valley Waterworks stocks and other solvent corporations	422,000 00	369,010 75	398,005 13
Totals	\$1,363,000 00	\$1,314,058 23	\$1,377,368 06

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Gas and water stocks and bonds	\$602,200 00	\$367,750 00	\$468,634 00
Bank stocks	87,300 00	51,450 00	109,618 00
Bonds of the cities and counties of California ..	14,000 00	12,600 00	14,000 00
Stocks and bonds of various solvent corporations	376,100 00	253,424 24	283,489 00
Totals	\$1,079,600 00	\$685,224 24	\$875,741 00

BANK COMMISSIONERS' STATEMENT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Savings and Loan Society, doing business at City and County of San Francisco, on the fifth day of March, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$45,500 00	Capital paid up.....	\$500,000 00
Other real estate.....	1,088,506 70	Reserve fund.....	204,000 00
Invested in stocks and bonds.....	1,034,108 40	Due depositors.....	3,429,859 85
Loans on real estate.....	1,124,612 58	Interest collected.....	18,036 32
Loans on stocks and bonds.....	458,722 50	Profit and loss.....	18,992 54
Loans on personal security.....	326,434 24	Other liabilities.....	1,386 65
Money on hand.....	35,904 63		
Due from banks and bankers.....	55,129 49		
Expenses, taxes, etc.....	3,356 82		
Total resources.....	\$4,172,275 36	Total liabilities.....	\$4,172,275 36

SAN FRANCISCO, March 9, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA,
City and County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Savings and Loan Society, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

S. C. BIGELOW.
CYRUS W. CARMANY.

Subscribed and sworn to before me, this seventh day of March, 1887.

W. W. MORELAND,
Bank Commissioner.

STATISTICAL INFORMATION.

Supplementary to the report of the Savings and Loan Society, San Francisco, on the morning of January 1, 1887.

1. Number of deposit accounts open January 1, 1887.....	3,708
2. Number of deposit accounts opened during past year.....	811
3. Number of deposit accounts closed during past year.....	681
4. Amount deposited during the past year.....	\$1,446,381 92
5. Amount withdrawn during the past year.....	\$1,022,763 62
6. Amount of dividends or interest to depositors for past year.....	\$123,620 97
7. Average rate per cent per annum of such dividends or interest—Ordinary.....	4.22½ per cent.
8. Amount of dividends to stockholders for past year.....	\$40,000 00
9. Rate per cent per annum of same on paid up capital.....	8 per cent.
10. Amount added to reserve fund during past year.....	Nil.
11. Amount of gross earnings during past year.....	\$204,090 20
12. Amount of net earnings during past year.....	\$169,368 52
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	March 31, 1886.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	

SEMI-ANNUAL REPORT OF THE

SAVINGS BANK OF SAN DIEGO COUNTY—SAN DIEGO.

[Incorporated May 14, 1886.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

JAMES M. PIERCE, President.

JOHN GINTY, Secretary and Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$48,750 00	Capital paid in coin	\$10,000 00
Money on hand	17,928 54	Due depositors	56,529 38
Due from banks and bankers	337 02	Other liabilities	1,532 78
Expenses and taxes	1,046 60		
Total resources	\$68,062 16	Total liabilities	\$68,062 16

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$10,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

O. S. Witherby	115 shares.	Bryant Howard	233 shares.
H. Mabury	204 shares.	James M. Pierce	36 shares.
E. W. Morse	21 shares.	James McCoy	35 shares.
Geo. A. Combs	23 shares.		

Total number of shares held by the Directors is 667 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$48,750 00	\$300,000 00

SEMI-ANNUAL REPORT OF THE

SAVINGS BANK OF SAN DIEGO COUNTY—SAN DIEGO.

[Incorporated May 14, 1886.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

JAMES M. PIERCE, President.

JOHN GINTY, Secretary and Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$91,540 75	Capital paid in coin	\$10,000 00
Loans on stocks, bonds, and warrants	2,100 00	Reserve fund and profit and loss	2,891 13
Money on hand	18,892 72	Due depositors	99,758 17
Expenses and taxes	115 83		
Total resources	\$112,649 30	Total liabilities	\$112,649 30

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$10,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

O. S. Wetherby	115 shares.	G. A. Cowles	23 shares.
E. W. Morse	21 shares.	James McCoy	35 shares.
J. M. Pierce	36 shares.	Bryant Howard	233 shares.
H. Mabury	204 shares.		
Total number of shares held by the Directors is			667 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Diego	\$91,540 75

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
San Diego Flume Company	\$4,000 00	\$2,100 00	\$3,800 00

SEMI-ANNUAL REPORT OF THE

SAVINGS BANK OF SOUTHERN CALIFORNIA—LOS ANGELES.

[Incorporated January 3, 1885.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

E. F. SPENCE, President.

SAMUEL B. HUNT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$179,175 00	Capital paid in coin.....	\$20,000 00
Money on hand.....	7,845 88	Reserve fund and profit and loss.....	6,653 44
Due from banks and bankers.....	2,529 64	Due depositors.....	166,515 36
Furniture and fixtures.....	1,933 15		
Expenses and taxes.....	1,685 13		
Total resources.....	\$193,168 80	Total liabilities.....	\$193,168 80

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Geo. H. Bonebrake.....	100 shares.	E. F. Spence.....	100 shares.
Jno. Bryson, Sr.....	100 shares.	Jno. B. Hunt.....	100 shares.
H. L. Drew.....	100 shares.	F. C. Howes.....	100 shares.
J. M. Elliott.....	100 shares.	H. Mabury.....	100 shares.
C. N. Hasson.....	100 shares.	S. B. Hunt.....	100 shares.

Total number of shares held by the Directors is 1,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$176,675 00	\$768,119 50
San Bernardino.....	2,500 00	9,500 00
Totals.....	\$179,175 00	\$777,619 50

SEMI-ANNUAL REPORT OF THE

SAVINGS BANK OF SOUTHERN CALIFORNIA—LOS ANGELES.

[Incorporated January 2, 1885.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

E. F. SPENCE, President.

SAMUEL B. HUNT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$287,390 33	Capital paid in coin	\$20,000 00
Money on hand	5,698 87	Reserve fund and profit and loss.....	10,944 80
Due from banks and bankers.....	5,981 71	Due depositors	271,600 72
Furniture and fixtures	1,700 00		
Expenses and taxes	1,774 61		
Total resources.....	\$302,545 52	Total liabilities	\$302,545 52

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

George H. Bonebrake	100 shares.	F. C. Howes.....	100 shares.
John Bryson, Sr.	100 shares.	John B. Hunt	100 shares.
H. L. Drew	100 shares.	Hiram Mabury.....	100 shares.
J. M. Elliott	100 shares.	E. F. Spence.....	100 shares.
C. N. Hasson	100 shares.	Samuel B. Hunt.....	100 shares.

Total number of shares held by the Directors is 1,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$2,000 00	\$20,000 00
Los Angeles	285,390 33	761,040 00
Totals	\$287,390 33	\$781,040 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Savings Bank of Southern California, doing business at City and County of Los Angeles, on the fifteenth day of October, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$179,500 00	Capital paid up	\$20,000 00
Money on hand	2,797 60	Due depositors	164,156 00
Due from banks and bankers.....	3,342 81	Interest collected	4,311 01
Furniture, fixtures, etc.....	1,933 15		
Expenses, taxes, etc.....	893 45		
Total resources.....	\$188,467 01	Total liabilities.....	\$188,467 01

SEMI-ANNUAL REPORT OF THE

SECURITY SAVINGS BANK—SAN FRANCISCO.

[Incorporated March 2, 1871.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9:30 A. M. to 3 P. M.)

D. C. McRUER, Vice-President pro tem.

S. L. ABBOT, JR., Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$89,910 15	Capital paid in coin	\$150,000 00
Miscellaneous bonds and stocks	86,450 00	Due depositors	1,799,467 04
Loans on real estate	1,228,643 86	Other liabilities	123,177 73
Loans on stocks, bonds, and warrants	528,725 00		
Money on hand	12,661 31		
Checks and other cash items	192 00		
Due from banks and bankers	106,054 32		
Furniture and fixtures	150 00		
Interest accrued	12,374 11		
Other assets	7,484 02		
Total resources	\$2,072,644 77	Total liabilities	\$2,072,644 77

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 1,200; the amount paid up on each share of stock is \$125.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Alvord	30 shares.	A. K. P. Harmon	10 shares.
Wm. Babcock	10 shares.	Jerome Lincoln	90 shares.
Adam Grant	20 shares.	D. O. Mills	30 shares.
S. L. Jones	65 shares.	D. C. McRuer	10 shares.
W. S. Jones	20 shares.		

Total number of shares held by the Directors is 285 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa	\$18,900 00	\$18,900 00
San Francisco	55,010 15	55,010 15
Santa Cruz	16,000 00	16,000 00
Totals	\$89,910 15	\$89,910 15

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$96,900 00	\$210,000 00
Butte	15,000 00	30,000 00
Colusa	36,000 00	93,000 00
Contra Costa	3,000 00	8,000 00
Fresno	24,000 00	77,000 00
Los Angeles	80,000 00	221,000 00
Marin	98,431 67	200,000 00
Monterey	10,000 00	18,000 00
Merced	26,000 00	70,000 00
Mendocino	28,300 00	50,000 00
Napa	44,500 00	100,000 00
San Mateo	19,000 00	40,000 00
Santa Clara	25,000 00	50,000 00
Santa Cruz	2,500 00	5,000 00
Solano	52,250 00	140,000 00
Sonoma	113,300 00	255,000 00
Stanislaus	36,750 00	80,000 00
San Joaquin	61,600 00	150,000 00
San Francisco	456,112 19	915,000 00
Totals	\$1,228,643 86	\$2,712,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County and city bonds	\$51,000 00	\$49,650 00	\$49,900 00
Railroad bonds	12,000 00	12,000 00	11,500 00
Contra Costa Water Co.'s bonds	10,000 00	10,000 00	10,400 00
N. B. and W. Railroad Co.'s stock	10,000 00	9,800 00	9,900 00
California Wire Works bonds	5,000 00	5,000 00	5,000 00
Totals	\$88,000 00	\$86,450 00	\$86,700 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
City and county bonds	\$9,500 00	\$9,000 00	\$10,450 00
Railroad stock and bonds	129,500 00	95,067 00	125,467 00
Water stock and bonds	237,000 00	133,800 00	223,900 00
Bank stock	173,500 00	154,600 00	205,100 00
Gas stock	170,000 00	68,358 00	101,300 00
Insurance stock	12,500 00	9,500 00	14,350 00
Pacific Power Co.'s stock	93,800 00	17,500 00	28,140 00
Pass-books of Security Savings Bank	43,852 00	15,750 00	43,852 00
California Wire Works bonds	26,000 00	23,400 00	26,000 00
San José Fruit Packing Co.'s stock	5,000 00	1,250 00	2,500 00
Pacific Trucking Co.'s stock	5,000 00	500 00	1,000 00
Totals	\$905,652 00	\$528,725 00	\$782,059 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Suspense account in process of settlement	\$7,484 02

SEMI-ANNUAL REPORT OF THE
SECURITY SAVINGS BANK—SAN FRANCISCO.

[Incorporated March 2, 1871.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

WINFIELD S. JONES, Vice-President.

S. L. ABBOT, Jr., Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$56,960 15	Capital paid in coin	\$150,000 00
Miscellaneous bonds and stocks	91,273 75	Due depositors	1,895,720 00
Loans on real estate	1,259,810 31	Other liabilities	125,755 50
Loans on stocks, bonds, and warrants	652,636 93		
Money on hand	20,234 79		
Due from banks and bankers	83,708 12		
Furniture and fixtures	150 00		
Other assets	6,851 45		
Total resources	\$2,171,475 50	Total liabilities	\$2,171,475 50

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 1,200; the amount paid up on each share of stock is \$125.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Alvord	30 shares.	A. K. P. Harmon	10 shares.
William Babcock	10 shares.	Jerome Lincoln	90 shares.
Adam Grant	20 shares.	D. C. McKuer	20 shares.
S. L. Jones	65 shares.	D. O. Mills	30 shares.
W. S. Jones	20 shares.		

Total number of shares held by the Directors is 295 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa	\$18,900 00	} \$56,960 15
San Francisco	38,060 15	
Totals	\$56,960 15	\$56,960 15

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$82,700 00	\$166,300 00
Butte	15,000 00	30,000 00
Colusa	18,000 00	47,000 00
Contra Costa	3,000 00	8,000 00
Fresno	34,500 00	103,000 00
Los Angeles	60,000 00	173,000 00
Marin	98,956 67	200,000 00
Monterey	10,000 00	18,000 00
Merced	21,000 00	60,000 00
Mendocino	28,300 00	50,000 00
Napa	14,500 00	32,000 00
Placer	5,000 00	18,000 00
San Mateo	19,000 00	36,000 00
Santa Clara	25,000 00	50,000 00
Santa Cruz	2,500 00	5,000 00
Solano	62,250 00	165,000 00
Stanislaus	41,750 00	97,000 00
Sonoma	128,300 00	297,000 00
San Joaquin	61,600 00	150,000 00
San Benito	3,000 00	8,000 00
San Francisco	510,453 64	1,073,320 00
Sutter	15,000 00	42,000 00
Totals	\$1,259,810 31	\$2,828,620 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County and city bonds	\$51,000 00	\$49,380 00	\$49,530 00
Railroad bonds	12,000 00	12,000 00	12,000 00
Contra Costa Water Company bonds	10,000 00	10,000 00	10,800 00
North Beach and Mission Railroad Company stock	10,000 00	9,800 00	9,200 00
Spring Valley Waterworks stock	5,000 00	5,093 75	5,100 00
California Wire Works bonds	5,000 00	5,000 00	5,000 00
Totals	\$93,000 00	\$91,273 75	\$91,630 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
City and county bonds	\$2,000 00	\$1,800 00	\$2,000 00
Railroad stock and bonds	316,800 00	269,600 00	330,527 00
Water stock	256,500 00	128,900 00	235,300 00
Bank stock	143,300 00	102,600 00	163,000 00
Gas	242,500 00	89,249 53	143,375 00
Insurance	20,000 00	14,000 00	26,800 00
Pacific Power stock	83,400 00	15,037 40	20,850 00
Pass-books, Security Savings Bank	43,483 00	7,500 00	43,483 00
California Wire Works	26,000 00	23,400 00	26,000 00
Pacific Trucking Company stock	8,500 00	550 00	1,700 00
Totals	\$1,142,483 00	\$652,636 93	\$993,035 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Suspense account in process of settlement	\$6,701 45

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Security Savings Bank, doing business at City and County of San Francisco, on the second day of March, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$75,910 15	Capital paid up.....	\$150,000 00
Invested in stocks and bonds.....	86,180 00	Reserve fund (stockholders' dividend account).....	110,328 57
Loans on real estate.....	1,191,203 23	Due depositors.....	1,797,199 27
Loans on stocks and bonds.....	593,275 00	Interest collected.....	1,894 36
Loans on personal security.....	30,000 00	Other liabilities	11,293 42
Money on hand	13,741 81		
Due from banks and bankers.....	70,435 63		
Furniture, fixtures, etc.....	150 00		
Expenses, taxes, etc.....	2,197 58		
Other assets.....	7,622 22		
Total resources	\$2,070,715 62	Total liabilities.....	\$2,070,715 62

SAN FRANCISCO, March 4, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
City and County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Security Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

D. C. McRUER, Vice-President pro tem.
S. L. ABBOT, JR., Secretary.

Subscribed and sworn to before me, this third day of March, 1887.

W. W. MORELAND,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the Security Savings Bank, San Francisco, on the morning of January 1, 1887.

1. Number of deposit accounts open January 1, 1887.....	1,252
2. Number of deposit accounts opened during past year.....	240
3. Number of deposit accounts closed during past year.....	216
4. Amount deposited during the past year.....	\$810,363 30
5. Amount withdrawn during the past year.....	\$627,712 14
6. Amount of dividends or interest to depositors for past year.....	\$62,588 84
7. Rate per cent per annum of such dividends or interest { Term.....	4 $\frac{2}{10}$ per cent.
8. Amount of dividends to stockholders for past year.....	{ Ordinary..... 3 $\frac{5}{10}$ per cent.
9. Rate per cent per annum of same on paid up capital.....	6 per cent.
10. Amount added to reserve fund during past year.....	No reserve fund.
11. Amount of gross earnings during past year.....	\$108,434 06
12. Amount of net earnings during past year.....	\$76,908 24
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 31, 1886.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	Nothing.

SEMI-ANNUAL REPORT OF THE

STOCKTON SAVINGS AND LOAN SOCIETY.

[Incorporated August 12, 1867.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

L. U. SHIPPEE, President.

(Office hours: 9 A. M. to 3 P. M.)

FRED. M. WEST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.	\$136,413 72	Capital paid in coin.	\$500,000 00
Loans on real estate.	1,019,125 46	Reserve fund and profit and loss.	279,749 01
Loans on stocks, bonds, and warrants.	57,425 77	Due depositors.	1,822,002 30
Loans on other securities (grain, etc.).	87,514 07	Other liabilities.	30,000 00
Loans on personal security (including overdrafts).	539,428 67		
Money on hand.	339,426 66		
Due from banks and bankers.	359,197 23		
Interest accrued.	93,108 23		
Other assets.	111 50		
Total resources.	\$2,631,751 31	Total liabilities.	\$2,631,751 31

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. U. Shippee.	254 shares.	H. T. Dorrance.	20 shares.
Chas. Haas.	30 shares.	F. Arnold.	20 shares.
A. W. Simpson.	50 shares.	M. L. Hewitt.	30 shares.
J. H. O'Brien.	20 shares.	C. Grupe.	70 shares.
Wm. Inglis.	165 shares.	Jno. Ducker.	85 shares.
R. Guckow.	250 shares.	Geo. A. McKenzie.	20 shares.
Otis Perrin.	42 shares.		

Total number of shares held by the Directors is1,056 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Joaquin.	\$134,522 59
Fresno.	291 13
Merced.	1,600 00
Total.	\$136,413 72

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin.	\$729,283 44	\$1,000,000 00
Sacramento.	2,998 75	5,000 00
Stanislaus.	87,122 08	170,000 00
Merced.	62,999 00	120,000 00
Butte.	136,722 19	270,000 00
Totals.	\$1,019,125 46	\$1,565,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
421 shares Stockton Savings and Loan Society	\$42,100 00	\$36,935 92	\$69,465 00
750 shares Stockton Warehouse Company	37,500 00	19,500 00	37,500 00
50 shares Stockton Masonic Hall	1,250 00	439 85	1,250 00
20 shares Stockton Harvester and Agricultural Works	1,000 00	550 00	1,000 00
Totals	\$81,850 00	\$57,425 77	\$109,215 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Grain in warehouse	\$85,964 07
Term deposit pass-books	1,550 00
Total	\$87,514 07

SEMI-ANNUAL REPORT OF THE

STOCKTON SAVINGS AND LOAN SOCIETY.

[Incorporated August 12, 1867.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

L. U. SHIPPEE, President.

(Office hours: — A. M. to — P. M.)

FRED. M. WEST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$132,859 69	Capital paid in coin	\$500,000 00
Loans on real estate	871,584 58	Reserve fund and profit and loss	112,669 43
Loans on stocks, bonds, and warrants	61,087 78	Due depositors	1,626,238 90
Loans on other securities (grain, etc.)	4,091 00	Due banks and bankers	39 45
Loans on personal security (including overdrafts)	589,171 07	Other liabilities	30,000 00
Money on hand	249,762 08	Surplus fund	185,000 00
Due from banks and bankers	450,900 74		
Interest accrued	94,490 84		
Total resources	\$2,453,947 78	Total liabilities	\$2,453,947 78

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. U. Shippee.....	254 shares.	H. T. Dorrance.....	20 shares.
Charles Haas.....	30 shares.	Fred Arnold.....	20 shares.
A. W. Simpson.....	50 shares.	M. L. Hewitt.....	30 shares.
John H. O'Brien.....	20 shares.	C. Grupe.....	70 shares.
William Inglis.....	165 shares.	John Ducker.....	85 shares.
R. Guckow.....	232 shares.	George A. McKenzie.....	20 shares.
Otis Perrin.....	42 shares.		

Total number of shares held by the Directors is..... 1,038 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Joaquin.....	\$130,968 56
Fresno.....	291 13
Merced.....	1,600 00
Total.....	\$132,859 69

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin.....	\$608,076 31	\$900,000 00
Sacramento.....	2,998 75	5,000 00
Stanislaus.....	89,066 78	170,000 00
Merced.....	62,999 00	120,000 00
Butte.....	108,443 74	200,000 00
Totals.....	\$871,584 58	\$1,395,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
436 shares Stockton Savings and Loan Society.....	\$43,600 00	\$40,820 78	\$76,300 00
750 shares Stockton Warehouse Company.....	37,500 00	19,500 00	37,500 00
50 shares Stockton Masonic Hall Company.....	1,250 00	217 00	1,250 00
20 shares Stockton Consolidated Harvester and Agricultural Works.....	1,000 00	550 00	1,000 00
Totals.....	\$83,350 00	\$61,087 78	\$116,050 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Grain in warehouse.....	\$2,141 00
Pass-books.....	1,950 00
Total.....	\$4,091 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Stockton Savings and Loan Society, doing business at Stockton, County of San Joaquin, on the twenty-seventh day of November, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$138,814 02	Capital paid up.....	\$500,000 00
Loans on real estate	1,027,637 29	Reserve fund	100,000 00
Loans on stocks and bonds	60,834 47	Due depositors	1,733,212 07
Loans on other securities (grain, etc.)	488,592 75	Interest collected	51,575 16
Loans on personal security	92,040 77	Rents, exchange, etc.	668 02
Money on hand	221,644 63	Profit and loss	105,333 94
Due from banks and bankers	447,726 94		
Expenses, taxes, etc.	12,796 87		
Other assets	701 45		
Total resources	\$2,490,789 19	Total liabilities	\$2,490,789 19

STOCKTON, November 30, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of San Joaquin. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Stockton Savings and Loan Society, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

L. U. SHIPPEE, President.
FRED. M. WEST, Cashier.

Subscribed and sworn to before me, this thirtieth day of November, 1886.

W. W. MORELAND,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the Stockton Savings and Loan Society, on the morning of January 1, 1887.

1. Number of deposit accounts open January 1, 1887.....	1,405
2. Number of deposit accounts opened during past year (\$225,963 05).....	391
3. Number of deposit accounts closed during past year (\$233,762 15).....	341
4. Amount deposited during the past year	\$375,285 71
5. Amount withdrawn during the past year	\$331,537 13
6. Amount of dividends or interest to depositors for past year	\$41,401 09
7. Rate per cent per annum of such dividends or interest { Term.....	4 @ 5 per cent.
8. Amount of dividends to stockholders for past year	\$60,000 00
9. Rate per cent per annum of same on paid up capital	12 per cent.
10. Amount added to reserve fund during past year	\$124,613 42
11. Amount of gross earnings during past year	\$142,910 52
12. Amount of net earnings during past year	\$71,382 15
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	January term.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	

LAST YEAR'S REMARKS ON LOCATION.

The three banks in Stockton under the charge of this Commission are as follows:

Stockton Savings and Loan Society, Stockton Savings Bank, and San Joaquin Valley Bank.

Stockton and its surrounding country is a most prosperous section of the State. Its main production is wheat, though fruit growing receives much attention. It is claimed that more clear money has been made in this section by wheat growing than in any section of the State, and this claim seems well founded. It enjoys the great advantage of low freights.

Stockton is ninety miles from San Francisco, and the freight on wheat is never over sixty-five cents per ton, and it is often much lower. This is the great advantage this section has over the sections of the State where the railroad people have the farmers by the throat.

The banks all seem well conducted, and give their shareholders satisfactory returns. The Stockton Savings and Loan Society is one of the oldest savings banks outside of San Francisco. Its great financial success is a marked credit to its Managers and Directors, and a good indication of the prosperity of that region of country. Three hundred and sixty-two thousand dollars of its paid up capital is capitalized earnings of the institution, and besides it has paid a handsome interest to its depositors and dividends to its shareholders each year.

SEMI-ANNUAL REPORT OF THE
STOCKTON SAVINGS BANK.

[Incorporated July 5, 1882.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

H. S. SARGENT, President.

(Office hours: 9 A. M. to 3 P. M.)

SIDNEY NEWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$30,970 92	Capital paid in coin	\$300,000 00
Loans on real estate	277,970 59	Reserve fund and profit and loss	83,524 13
Loans on stocks, bonds, and warrants	41,718 90	Due depositors	376,006 79
Loans on other securities (grain, etc.)	14,740 00	Due banks and bankers	2,387 51
Loans on personal security (including overdrafts)	226,556 26	Other liabilities	1,301 90
Money on hand	101,945 96		
Due from banks and bankers	44,706 12		
Furniture and fixtures	3,545 58		
Interest accrued	21,066 00		
Total resources	\$763,220 33	Total liabilities	\$763,220 33

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. S. Sargent	60 shares.	J. S. Bostwick	120 shares.
E. R. Hedges	165 shares.	F. W. Newell	100 shares.
J. D. Peters	140 shares.	W. C. Daggett	100 shares.
Arthur Cornwall	100 shares.	T. P. Williamson	50 shares.
C. Hurd	60 shares.	Sidney Newell	90 shares.
Asa Clark	100 shares.		

Total number of shares held by the Directors is

1,085 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$30,970 92	\$43,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$255,894 23	\$501,000 00
Stanislaus	16,076 36	40,500 00
Calaveras	6,000 00	13,000 00
Totals	\$277,970 59	\$554,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
845 shares Stockton Savings Bank.....	\$84,500 00	\$29,067 34	\$63,375 00
10 shares Grangers' Bank.....	1,000 00	526 56	600 00
147 shares San Joaquin Improvement Com- pany.....	14,700 00	11,125 00	14,700 00
10 shares Stockton Savings and Loan Society..	1,000 00	1,000 00	1,500 00
Totals	\$101,200 00	\$41,718 90	\$80,175 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.	Market Value.
521 tons wheat in warehouse.....	\$10,540 00	\$16,672 00
284 tons barley in warehouse	4,200 00	6,148 00
Totals	\$14,740 00	\$22,820 00

SEMI-ANNUAL REPORT OF THE

STOCKTON SAVINGS BANK.

[Incorporated July 5, 1882.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

H. S. SARGENT, President.

SIDNEY NEWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$25,225 49	Capital paid in coin	\$300,000 00
Loans on real estate.....	279,075 54	Reserve fund and profit and loss	90,811 06
Loans on stocks, bonds, and warrants	59,220 89	Due depositors	400,497 22
Loans on personal security (in- cluding overdrafts).....	193,529 18	Due banks and bankers	552 54
Money on hand	149,935 58	Other liabilities.....	3,839 89
Checks and other cash items ...	11,192 83		
Due from banks and bankers...	51,240 31		
Furniture and fixtures	3,545 58		
Interest accrued	22,735 31		
Total resources.....	\$795,700 71	Total liabilities	\$795,700 71

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. S. Sargent	60 shares.	W. C. Daggett	100 shares.
T. W. Newell	100 shares.	C. Hurd	60 shares.
E. R. Hedges	165 shares.	T. P. Williamson	50 shares.
J. S. Bostwick	120 shares.	J. D. Peters	20 shares.
Arthur Cornwall	100 shares.	Sidney Newell	90 shares.
Asa Clark	100 shares.		

Total number of shares held by the Directors is 965 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$25,225 49	\$30,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$259,685 28	\$524,900 00
Stanislaus	13,390 26	38,000 00
Calaveras	6,000 00	13,000 00
Totals	\$279,075 54	\$575,900 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
1,290 shares Stockton Savings Bank	\$129,000 00	\$44,767 37	\$96,750 00
147 shares San Joaquin Improvement Com- pany	14,700 00	11,125 00	14,700 00
45 shares San Joaquin Valley Bank	4,500 00	2,140 00	2,700 00
10 shares Grangers' Bank	1,000 00	188 52	600 00
10 shares Stockton Savings and Loan	1,000 00	1,000 00	1,500 00
Totals	\$150,200 00	\$59,220 89	\$116,250 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Stockton Savings Bank, doing business at Stockton, County of San Joaquin, on the first day of December, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$12,691 82	Capital paid up	\$300,000 00
Loans on real estate	298,929 62	Reserve fund	40,000 00
Loans on stocks and bonds	18,775 00	Due depositors	365,498 94
Loans on other securities (grain, etc.)	119,299 97	Interest collected	737 07
Loans on personal security	157,795 60	Rents, exchange, etc.	620 93
Money on hand	49,799 80	Dividends unpaid	1,140 00
Due from banks and bankers	66,383 79	Profit and loss	23,683 47
Furniture, fixtures, etc.	3,545 58	Other liabilities	10 39
Expenses, taxes, etc.	4,469 62		
Total resources	\$731,690 80	Total liabilities	\$731,690 80

STOCKTON, December 2, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of San Joaquin. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Stockton Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

SIDNEY NEWELL, Cashier.

Subscribed and sworn to before me, this second day of December, 1886.

WM. F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the Stockton Savings Bank, Stockton, California, on the morning of January 1, 1887.

1. Number of deposit accounts open December 31, 1886	163
2. Number of deposit accounts opened during past year	92
3. Number of deposit accounts closed during past year	49
4. Amount deposited during the past year	\$60,076 83
5. Amount withdrawn during the past year	\$32,187 60
6. Amount of dividends or interest to depositors for past year	\$2,393 72
7. Rate per cent per annum of such dividends or interest { Term	5 per cent.
Ordinary	
8. Amount of dividends to stockholders for past year	\$24,000 00
9. Rate per cent per annum of same on paid up capital	8 per cent.
10. Amount added to reserve fund during past year	\$12,560 18
11. Amount of gross earnings during past year	\$51,098 50
12. Amount of net earnings during past year	\$36,560 18
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 31, 1886.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	Not any.

SEMI-ANNUAL REPORT OF THE
UNION SAVINGS BANK—OAKLAND.

[Incorporated May 26, 1869.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

J. WEST MARTIN, President.

A. E. H. CRAMER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$54,637 50	Capital paid in coin	\$200,000 00
Real estate taken for debt	57,929 73	Reserve fund and profit and loss	132,887 55
United States bonds	• 11,788 75	Due depositors	1,739,556 85
Miscellaneous bonds and stocks	39,251 50	Other liabilities	11,264 99
Loans on real estate	1,692,118 37		
Loans on stocks, bonds, and warrants	71,900 00		
Loans on personal security (including overdrafts)	9,051 10		
Money on hand	33,080 64		
Due from banks and bankers	80,583 11		
Furniture and fixtures	3,813 68		
Interest accrued	29,475 01		
Other assets	80 00		
Total resources	\$2,083,709 39	Total liabilities	\$2,083,709 39

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Martin	69 shares.	S. Huff	83 shares.
R. W. Kirkham	75 shares.	A. A. Moore	31 shares.
A. C. Henry	147 shares.	Chas. E. Palmer	25 shares.
Hiram Tubbs	26 shares.	Thos. Prather	20 shares.
D. H. Ward	13 shares.	E. A. Haines	46 shares.
R. S. Farrelly	130 shares.		

Total number of shares held by the Directors is 665 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$57,929 73	\$57,929 73

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$1,463,619 37	\$2,956,713 75
Contra Costa	137,212 00	274,424 00
Ventura	19,537 00	39,074 00
Santa Clara	5,250 00	10,500 00
Solano	16,500 00	33,000 00
San Joaquin	14,000 00	28,000 00
Yolo	1,000 00	2,000 00
Stanislaus	30,000 00	60,000 00
Napa	3,500 00	7,000 00
Marin	1,500 00	3,000 00
Totals	\$1,692,118 37	\$3,413,711 75

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Contra Costa County bonds	\$9,000 00	\$9,459 00	\$9,459 00
Oregon Railroad and Navigation Company bonds	18,000 00	19,282 50	19,282 50
Temescal School District (Alameda County) bonds	10,000 00	10,510 00	10,510 00
Totals	\$37,000 00	\$39,251 50	\$39,251 50

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
300 shares Spring Valley Waterworks	\$30,000 00	\$20,000 00	\$29,025 00
200 shares Spring Valley Waterworks	20,000 00	15,000 00	19,350 00
50 shares Oakland Gaslight Company	5,000 00	} 4,000 00 {	{ 1,762 50
60 shares Spring Valley Waterworks	6,000 00		
40 shares Fireman's Fund Insurance Company ..	4,000 00		
United States 4 per cent consols	30,000 00	30,000 00	38,175 00
Totals	\$95,000 00	\$71,900 00	\$99,667 50

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Advances to searchers of records	\$80 00

SEMI-ANNUAL REPORT OF THE

UNION SAVINGS BANK—OAKLAND.

[Incorporated May 26, 1869.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

J. WEST MARTIN, President.

A. E. H. CRAMER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$54,637 50	Capital paid in coin	\$200,000 00
Real estate taken for debt	234 45	Reserve fund and profit and loss	94,398 28
United States bonds	11,788 75	Due depositors	1,852,331 08
Miscellaneous bonds and stocks	37,149 50	Other liabilities	23,824 00
Loans on real estate	1,826,916 87		
Loans on stocks, bonds, and warrants	84,000 00		
Loans on personal security	9,051 10		
Money on hand	16,941 94		
Due from banks and bankers	125,715 26		
Furniture and fixtures	3,813 68		
Other assets	304 31		
Total resources	\$2,170,553 36	Total liabilities	\$2,170,553 36

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. West Martin	69 shares.	Charles E. Palmer	25 shares.
R. W. Kirkham	75 shares.	S. Huff	83 shares.
A. C. Henry	147 shares.	A. A. Moore	31 shares.
Hiram Tubbs	26 shares.	Thos. Prather	20 shares.
D. H. Ward	13 shares.	W. G. Henshaw	15 shares.
R. S. Farrelly	130 shares.		

Total number of shares held by the Directors is

634 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$234 45	\$360 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$1,590,562 87	\$3,181,125 74
Contra Costa	143,567 00	287,134 00
Ventura	19,537 00	39,074 00
Santa Clara	5,250 00	10,500 00
Solano	16,500 00	33,000 00
San Joaquin	18,000 00	36,000 00
Stanislaus	30,000 00	60,000 00
Napa	3,500 00	7,000 00
Totals	\$1,826,916 87	\$3,653,833 74

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Contra Costa County bonds	\$7,000 00	\$7,357 00	\$7,357 00
Oregon Railway and Navigation Company bonds	18,000 00	19,282 50	19,282 50
Alameda County, Temescal School District bonds	10,000 00	10,510 00	10,510 00
Totals	\$35,000 00	\$37,149 50	\$37,149 50

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
300 shares Spring Valley Waterworks	\$30,000 00	\$20,000 00	\$30,750 00
200 shares Spring Valley Waterworks	20,000 00	15,000 00	20,500 00
United States 4 per cent consols.	10,000 00	10,000 00	12,900 00
United States 4 per cent consols.	20,000 00	20,000 00	25,800 00
50 shares Oakland Gaslight and Heat Com- pany	5,000 00	} 4,000 00 {	{ 1,831 25 6,150 00 18,000 00
60 shares Spring Valley Waterworks	6,000 00		
200 shares Contra Costa Waterworks	20,000 00		
Totals	\$111,000 00	\$84,000 00	\$116,731 25

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.	Market Value.
Advances to searchers	\$50 00	\$50 00
Suspense account	254 31	254 31

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Showing the Financial Condition of the Union Savings Bank, doing business at Oakland, County of Alameda, on the eleventh day of September, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$54,637 50	Capital paid up	\$200,000 00
Other real estate	60,000 00	Reserve fund	100,000 00
Invested in stocks and bonds	40,723 75	Due depositors	1,697,035 30
Loans on real estate	1,625,805 05	Rents, exchange, etc.	302 05
Loans on stocks and bonds	78,000 00	Dividends unpaid	2,526 60
Loans on personal security	9,051 10	Profit and loss	16,748 65
Money on hand	70,795 26	Other liabilities	664 41
Due from banks and bankers	69,986 47	Reserved for taxes	16,006 50
Furniture, fixtures, etc.	3,813 68		
Expenses, taxes, etc.	2,436 78		
Other assets	18,033 92		
Total resources	\$2,033,283 51	Total liabilities	\$2,033,283 51

OAKLAND, September 14, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Alameda. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Union Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

J. WEST MARTIN, President.
A. E. H. CRAMER, Cashier.

Subscribed and sworn to before me, this thirteenth day of September, 1886.

WM. F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the Union Savings Bank, Oakland, California, on the morning of January 1, 1887.

1. Number of deposit accounts open January 1, 1887	2,756
2. Number of deposit accounts opened during past year	825
3. Number of deposit accounts closed during past year	1,067
4. Amount deposited during the past year	\$1,062,147 51
5. Amount withdrawn during the past year	\$984,165 80
6. Amount of dividends or interest to depositors for past year	\$68,681 98
7. Rate per cent per annum of such dividends or interest { First term ...	4.32 per cent.
8. { Amount of dividends to stockholder for past year	\$16,000 }
9. { Special	25,000 }
9. Rate per cent per annum of same on paid up capital	8 per cent.
10. Amount added to reserve fund during past year	
11. Amount of gross earnings during past year	\$144,035 95
12. Amount of net earnings during past year	\$95,781 40
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Apr. 26, 1886.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SEMI-ANNUAL REPORT OF THE

VALLEJO SAVINGS AND COMMERCIAL BANK.

[Incorporated May 3, 1870.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

E. J. WILSON, President.

JOSEPH R. ENGLISH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$16,636 46	Capital paid in coin	\$70,000 00
Miscellaneous bonds and stocks	636 50	Reserve fund and profit and loss	8,954 39
Loans on real estate	89,815 67	Due depositors	100,713 35
Loans on stocks, bonds, and warrants	7,698 00	Other liabilities	4,615 02
Loans on other securities (grain, etc.)	2,474 00		
Money on hand	19,029 59		
Due from banks and bankers	41,512 58		
Furniture and fixtures	2,000 00		
Interest accrued	4,479 96		
Total resources	\$184,282 76	Total liabilities	\$184,282 76

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$187,700; the total amount actually paid in coin by stockholders for capital stock is \$187,700. The total number of shares of stock issued is 1,877; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows :

E. J. Wilson.....	268 shares.	S. G. Hilborn.....	3 shares.
C. Hartson.....	400 shares.	J. R. English.....	33 shares.
A. T. Robinson.....	55 shares.	M. J. Wright.....	5 shares.
P. W. Dillon.....	20 shares.		

Total number of shares held by the Directors is 784 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Solano	\$16,636 46	\$16,636 14

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa and Solano	\$88,015 67	\$150,000 00
Fresno	1,800 00	3,500 00
Totals	\$89,815 67	\$153,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Solano County road bond	\$500 00	\$500 00	\$500 00
School warrant certificate	140 00	136 00	140 00
Totals	\$640 00	\$636 00	\$640 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Descriptions of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
3,200 shares Vallejo Land and Improvement Company stock	\$320,000 00	\$6,000 00	\$16,000 00
40 shares Italian-Swiss Agricultural Colony stock	2,400 00	600 00	2,000 00
100 shares Vallejo Gaslight Company stock	10,000 00	500 00	1,000 00
School warrant certificate	655 00	598 00	655 00
Totals	\$333,055 00	\$7,698 00	\$19,655 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
114,035 pounds wheat in store (insured)	\$1,400 00	\$1,800 00
Gold watch and chain	100 00	200 00
730 gallons port wine in store	287 00	730 00
Piano	150 00	300 00
Endowment policy, New England Life Insurance Company (paid up)	287 00	287 00
Endowment policy, New York Life Insurance Company	250 00	1,000 00
Totals	\$2,474 00	\$4,317 00

SEMI-ANNUAL REPORT OF THE

VALLEJO SAVINGS AND COMMERCIAL BANK.

[Incorporated May 3, 1870.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

E. J. WILSON, President.

JOSEPH R. ENGLISH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$16,787 91	Capital paid in coin	\$70,000 00
Miscellaneous bonds and stocks	500 00	Reserve fund and profit and loss	8,224 99
Loans on real estate	88,761 69	Due depositors	119,644 33
Loans on stocks, bonds, and warrants	32,100 00	Other liabilities	10,243 18
Loans on other securities (grain, etc.)	1,574 00		
Money on hand	23,318 15		
Due from banks and bankers	34,656 07		
Furniture and fixtures	1,500 00		
Interest accrued	6,616 50		
Expenses and taxes	2,298 18		
Total resources	\$208,112 50	Total liabilities	\$208,112 50

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$187,700; the total amount actually paid in coin by stockholders for capital stock is \$187,700. The total number of shares of stock issued is 1,887; the amount paid up on each share of stock is \$100.

NOTE.—The difference in amount of capital stock is written off, \$117,700.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. J. Wilson	268 shares.	S. G. Hilborn	3 shares.
C. Hartson	400 shares.	J. R. English	33 shares.
A. T. Robinson	55 shares.	M. J. Wright	5 shares.
P. W. Dillon	20 shares.		

Total number of shares held by the Directors is

784 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Solano	\$16,787 91	\$16,787 91

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa and Solano	\$87,561 69	\$150,000 00
Fresno	1,200 00	3,500 00
Totals	\$88,761 69	\$153,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
One Solano County road bond	\$500 00	\$500 00	\$500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
19,350 shares Vallejo Land and Improvement Company	\$1,935,000 00	\$31,000 00	\$50,000 00
40 shares Italian-Swiss Agricultural Company	2,400 00	600 00	2,000 00
100 shares Vallejo Gaslight Company stock	10,000 00	500 00	1,000 00
Totals	\$1,947,400 00	\$32,100 00	\$53,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wine, endowment policies, etc.	\$1,574 00	\$4,048 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Showing the Financial Condition of the Vallejo Savings and Commercial Bank, doing business at Vallejo, County of Solano, on the nineteenth day of March, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$16,659 31	Capital paid up	\$70,000 00
Invested in bonds	500 00	Due depositors	123,907 94
Loans on real estate	84,039 54	Interest collected	1,221 67
Loans on stocks and bonds	31,600 00	Rents, exchange, etc.	263 16
Loans on other securities (grain, etc.)	1,174 00	Profit and loss	8,254 39
Money on hand	33,847 72	Other liabilities	4,008 63
Due from banks and bankers	37,526 35		
Furniture, fixtures, etc.	1,500 00		
Expenses, taxes, etc.	778 87		
Total resources	\$207,655 79	Total liabilities	\$207,655 79

VALLEJO, March 21, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Solano. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Vallejo Savings and Commercial Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

JOSEPH R. ENGLISH, Cashier.

Subscribed and sworn to before me, this twenty-first day of March, 1887.

WM. F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the Vallejo Savings and Commercial Bank, on the morning of January 1, 1887.

1.	Number of deposit accounts open January 1, 1887.....		127
2.	Number of deposit accounts opened during past year.....		50
3.	Number of deposit accounts closed during past year.....		31
4.	Amount deposited during the past year.....	\$26,429	35
5.	Amount withdrawn during the past year.....	\$20,000	35
6.	Amount of dividends or interest to depositors for past year.....	\$1,348	95
7.	Rate per cent per annum of such dividends or interest { Term	4 per cent.	
	{ Ordinary	None.	
8.	Amount of dividends to stockholders for past year	None.	
9.	Rate per cent per annum of same on paid up capital.....	None.	
10.	Amount added to reserve fund during past year.....	\$976	63
11.	Amount of gross earnings during past year.....	\$8,443	24
12.	Amount of net earnings during past year.....	\$5,564	59
13.	As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....		Dec. 31, 1886.
14.	What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date		None.

LAST YEAR'S REMARKS ON LOCATION.

The Vallejo Savings and Commercial Bank is located in Vallejo, Solano County. The country surrounding Vallejo is considered a very good stock raising district. It is also reasonably good for grain. The freight charges are not unreasonably high, being about one dollar per ton. Its nearness to the Navy Yard and other United States works adds much to its prosperity.

The bank some years ago met with a severe loss, but it is now well managed, and with satisfactory results to its shareholders.



SEMI-ANNUAL REPORTS AND EXAMINATIONS
OF
COMMERCIAL BANKS OF CALIFORNIA.

[ALPHABETICALLY ARRANGED.]



REPORTS OF COMMERCIAL BANKS.

SEMI-ANNUAL REPORT OF THE

BANK OF ANAHEIM.

[Incorporated September 27, 1876.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

PLEZ JAMES, President. (Office hours: 10 A. M. to 3:30 P. M.)

_____, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$4,300 00	Capital paid in coin.....	\$20,000 00
Real estate taken for debt	14,194 55	Reserve fund and profit and	
Loans on real estate	12,000 00	loss.....	6,000 00
Loans on personal security (in-		Due depositors	83,399 09
cluding overdrafts).....	53,852 56	Other liabilities.....	1,237 66
Money on hand.....	9,769 28		
Due from banks and bankers....	14,520 36		
Furniture and fixtures.....	2,000 00		
Total resources.....	\$110,636 75	Total liabilities	\$110,636 75

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. F. Spence.....	10 shares.	Hiram Mabury.....	485 shares.
W. K. James	10 shares.	P. James	485 shares.
S. H. Mott.....	10 shares.		

Total number of shares held by the Directors is1,000 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated in.	Cost on Books.	Market Value.
Los Angeles	\$14,194 55	\$16,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$12,000 00	\$25,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF ANAHEIM.

[Incorporated September 27, 1876.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3:30 P. M.)

PLEZ JAMES, President.

_____, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,300 00	Capital paid in coin	\$20,000 00
Real estate taken for debt	9,052 35	Reserve fund and profit and loss	9,672 19
Loans on real estate	16,000 00	Due depositors	105,729 36
Loans on other securities (grain, etc.)	64,277 19		
Money on hand	12,367 45		
Due from banks and bankers	27,404 56		
Furniture and fixtures	2,000 00		
Total resources	\$135,401 55	Total liabilities	\$135,401 55

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. H. Mott	10 shares.	E. F. Spence	10 shares.
W. K. James	10 shares.	P. James	770 shares.

Total number of shares held by the Directors is 800 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$9,052 35	\$15,000 000

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Anaheim, doing business at Anaheim, County of Los Angeles, on the twentieth day of October, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,300 00	Capital paid up	\$20,000 00
Other real estate	14,228 05	Reserve fund	6,011 32
Loans on real estate	12,375 00	Due depositors	75,644 51
Loans on personal security	42,197 15	Interest collected	1,268 41
Money on hand	7,611 47	Rents, exchange, etc.	118 41
Due from banks and bankers	19,457 08		
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	873 90		
Total resources	\$103,042 65	Total liabilities	\$103,042 65

ANAHEIM, October 21, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Los Angeles. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Anaheim; the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

PLEZ JAMES, President.

Subscribed and sworn to before me, this twentieth day of October, 1886.

A. W. POTTS,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Bank of Anaheim is located in the Town of Anaheim, in Los Angeles County. Anaheim is the center of a most prosperous wine and fruit producing section. The land in its native state is worth from fifty to one hundred dollars per acre. The population of the town is about one thousand. The bank has in the past met with some drawbacks, but, under its present good management, it is doing well, and has a good outlook for continued success in the future.

SEMI-ANNUAL REPORT OF THE

BANK OF ARCATA.

[Incorporated September 11, 1886.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

THOMAS BAIR, President.

WESLEY W. STONE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$1,512 56	Capital paid in coin	\$40,000 00
Loans on real estate	500 00	Reserve fund and profit and loss	647 21
Loans on stocks, bonds, and warrants	5,062 50	Due depositors	9,043 70
Loans on personal security (including overdrafts)	36,403 58	Due banks and bankers	4,842 65
Money on hand	7,937 11		
Due from banks and bankers	1,077 25		
Furniture and fixtures	900 70		
Interest accrued	361 90		
Expenses and taxes	777 96		
Total resources	\$54,533 56	Total liabilities	\$54,533 56

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$40,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. Brizard	25 shares.	Robert Searles	100 shares.
O. H. Spring	10 shares.	Thomas Bair	200 shares.
T. H. Minor	30 shares.	W. S. Stone	225 shares.
J. C. Bull, Jr.	10 shares.		

Total number of shares held by the Directors is

600 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt	\$500 00	\$1,200 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Humboldt County and school orders	\$1,512 56	\$1,512 56	\$1,512 56

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
500 shares Del Norte Land and Lumber Co.	\$25,000 00	\$5,062 50	\$10,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF ARCATA.

[Incorporated September 11, 1886.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

THOMAS BAIR, President.

WESLEY W. STONE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$750 00	Capital paid in coin	\$40,000 00
Loans on stocks, bonds, and warrants	14,562 50	Reserve fund and profit and loss.....	1,440 41
Loans on personal security (including overdrafts)	49,801 00	Due depositors	28,365 93
Money on hand	14,720 77	Due banks and bankers	14,693 82
Due from banks and bankers...	2,766 23		
Furniture and fixtures	932 70		
Interest accrued	816 96		
Other assets	150 00		
Total resources.....	\$84,500 16	Total liabilities	\$84,500 16

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$40,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

O. H. Spring	10 shares.	Robert Searles	100 shares.
J. C. Bull, Jr.	10 shares.	Thomas Bair	200 shares.
A. Brizard	25 shares.	Wesley W. Stone.....	225 shares.
T. H. Minor	30 shares.		

Total number of shares held by the Directors is 600 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt.....	\$750 00	\$2,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
500 shares Del Norte Land and Lumber Co.	\$25,000 00	\$5,062 50	\$10,000 00
1,200 shares Western Redwood Co.	120,000 00	9,500 00	14,000 00
Totals.....	\$145,000 00	\$14,562 50	\$24,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.	Market Value.
Stationery, etc.	\$150 00	\$150 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Arcata, doing business at Arcata, County of Humboldt, on the twenty-eighth day of July, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$750 00	Capital paid up.....	\$40,000 00
Loans on stocks and bonds.....	14,562 50	Due depositors.....	32,311 60
Loans on personal security.....	46,501 08	Due banks and bankers.....	3,927 92
Money on hand.....	12,633 89	Interest collected.....	170 69
Due from banks and bankers.....	568 88	Profit and loss.....	623 45
Furniture, fixtures, etc.....	932 70		
Expenses, taxes, etc.....	934 61		
Other assets.....	150 00		
Total resources.....	\$77,033 66	Total liabilities.....	\$77,033 66

ARCATA, July 29, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

W. W. MORELAND,
Bank Commissioner.

STATE OF CALIFORNIA, }
County of Humboldt. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Arcata, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

WESLEY W. STONE, Cashier.

Subscribed and sworn to before me, this twenty-ninth day of July, 1887.

W. W. MORELAND,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

BANK OF BENICIA.

[Incorporated December 1, 1881.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours : 10 A. M. to 4 P. M.)

WM. F. GOAD, President.

J. E. CROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,270 00	Capital paid in coin	\$50,000 00
County warrants	978 22	Reserve fund and profit and loss	2,761 29
Loans on real estate	32,671 94	Due depositors	21,248 62
Loans on personal security (including overdrafts)	26,696 60	Due banks and bankers	4,474 81
Money on hand	7,100 00	Other liabilities	7,077 87
Furniture and fixtures	1,524 52		
Expenses and taxes	3,321 31		
Total resources	\$85,562 59	Total liabilities	\$85,562 59

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$105,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Goad	120 shares.	John Lynch	22 shares.
W. C. Belcher	131 shares.	J. E. Crooks	109 shares.
N. D. Rideout	54 shares.		

Total number of shares held by the Directors is 436 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$18,953 10	\$60,000 00
Tehama	13,718 84	30,500 00
Totals	\$32,671 94	\$90,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Benicia city warrants	\$900 22	\$978 22	\$1,060 30

SEMI-ANNUAL REPORT OF THE

BANK OF BENICIA.

[Incorporated December 1, 1881.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

W. F. GOAD, President.

(Office hours: — A. M. to — P. M.)

J. E. CROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,270 00	Capital paid in coin	\$50,000 00
County warrants	967 83	Reserve fund and profit and loss	2,454 46
Loans on real estate	16,118 01	Due depositors	21,819 91
Loans on personal security (including overdrafts)	31,656 73	Other liabilities (interest collected)	2,384 73
Money on hand	6,406 05		
Due from banks and bankers	5,371 84		
Furniture and fixtures	1,524 52		
Expenses and taxes	1,314 12		
Total resources	\$76,659 10	Total liabilities	\$76,659 10

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$105,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Goad	120 shares.	Eugene Bandel	32 shares.
W. C. Belcher	131 shares.	J. E. Crooks	109 shares.
N. D. Rideout	54 shares.		

Total number of shares held by the Directors is.....446 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$16,118 01	\$35,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Benicia city warrants	\$967 83	\$905 20	\$1,000 25

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Benicia, doing business at Benicia, County of Solano, on the twenty-first day of March, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,270 00	Capital paid up.....	\$50,000 00
Invested in city warrants.....	837 37	Reserve fund.....	2,000 00
Loans on real estate.....	13,318 84	Due depositors.....	19,405 12
Loans on stocks and bonds.....	2,021 04	Interest collected.....	1,097 11
Loans on personal security.....	24,306 16	Profit and loss	218 87
Money on hand	7,483 90		
Due from banks and bankers.....	9,503 52		
Furniture, fixtures, etc.....	1,524 52		
Expenses, taxes, etc.....	455 75		
Total resources.....	\$72,721 10	Total liabilities	\$72,721 10

BENICIA, March 22, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Solano. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Benicia, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

W. L. CROOKS,
Assistant Cashier.

Subscribed and sworn to before me, this twenty-second day of March, 1887.

A. W. POTTS,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Bank of Benicia is located in the Town of Benicia, Solano County. This town has about three thousand inhabitants, and cast a vote at the last election of about five hundred. Land in its neighborhood is worth from thirty to seventy-five dollars per acre, and produces fruit of all kinds, and grain remarkably well. It is only thirty miles by rail or water from San Francisco, and the freight charges are very reasonable. The bank is safely managed, and pays its shareholders about eight per cent per annum on the capital invested.

SEMI-ANNUAL REPORT OF THE
BANK OF BUTTE COUNTY—CHICO.

[Incorporated January 1, 1873.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

N. D. RIDEOUT, President.

CHAS. FAULKNER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$30,000 00	Capital paid in coin	\$250,000 00
Miscellaneous bonds and stocks	58,685 75	Reserve fund and profit and loss	72,420 80
County warrants	6,946 57	Due depositors	227,149 03
Loans on real estate	129,180 00	Due banks and bankers	33,021 98
Loans on other securities (grain, etc.)	77,560 00		
Loans on personal security (including overdrafts)	245,423 02		
Money on hand	29,895 77		
Due from banks and bankers	574 70		
Furniture and fixtures	2,000 00		
Other assets	2,326 00		
Total resources	\$582,591 81	Total liabilities	\$582,591 81

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	350 shares.	J. R. Robinson	110 shares.
Geo. C. Perkins	300 shares.	Chas. Faulkner	375 shares.
F. C. Lusk	310 shares.		

Total number of shares held by the Directors is 1,445 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$127,521 00	\$230,000 00
Tehama	1,659 00	3,000 00
Totals	\$129,180 00	\$233,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
603 shares Chico Gas Company stock	\$30,150 00	\$18,090 00	\$65,632 32
831 shares Chico Water Company stock	83,100 00	40,095 75	
25 shares Odd Fellows' Hall stock	500 00	500 00	
Butte County warrants	6,946 57	6,946 57	
Totals	\$120,696 57	\$65,632 32	\$65,632 32

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse	\$77,500 00	\$86,500 00
Description of the "Other Assets."	Amount on Books.	
24 miles telephone line.....	\$2,000 00	
Sundry collections	326 00	
Total	\$2,326 00	

SEMI-ANNUAL REPORT OF THE

BANK OF BUTTE COUNTY—CHICO.

[Incorporated January 1, 1873.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M to — P. M.)

N. D. RIDEOUT, President.

CHAS. FAULKNER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$30,000 00	Capital paid in coin	\$250,000 00
Miscellaneous bonds and stocks ..	58,685 75	Reserve fund and profit and loss ..	75,602 81
County warrants	361 76	Due depositors	201,530 38
Loans on real estate	160,061 00	Due banks and bankers	92,252 47
Loans on other securities (grain, etc.) ..	12,075 00	Other liabilities	120 00
Loans on personal security (including overdrafts) ..	314,941 25		
Money on hand	29,527 35		
Due from banks and bankers ..	6,855 84		
Furniture and fixtures	2,123 00		
Other assets	4,874 71		
Total resources	\$619,505 66	Total liabilities	\$619,505 66

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	350 shares.	J. R. Robinson	110 shares.
George C. Perkins	300 shares.	Charles Faulkner	375 shares.
F. C. Lusk	310 shares.		

Total number of shares held by the Directors is 1,445 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$155,291 00	\$200,000 00
Colusa	2,000 00	6,000 00
Plumas	1,200 00	5,000 00
Tehama	1,660 00	1,660 00
Totals	\$160,161 00	\$212,660 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
831 shares Chico Water Company	\$83,100 00	\$40,095 75	} \$59,047 51
603 shares Chico Gas Company	30,150 00	18,090 00	
25 shares Odd Fellows' Hall stock	500 00	500 00	
1 county warrant	361 76	361 76	
Totals	\$114,111 76	\$59,047 51	\$59,047 51

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain bags	\$12,075 00	\$15,000 00
Description of the "Other Assets."	Amount on Books.	Market Value.
Gold dust	\$2,052 75	} \$4,874 71
Collections	759 89	
24 miles telephone line	2,062 07	
Totals	\$4,874 71	\$4,874 71

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Butte County, doing business at Chico, County of Butte, on the twenty-third day of September, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$30,000 00	Capital paid up	\$250,000 00
Invested in stocks and bonds	52,627 13	Reserve fund	35,000 00
Loans on real estate	114,333 75	Due depositors	182,463 83
Loans on other securities (grain, etc.)	87,241 65	Due banks and bankers	108,419 50
Loans on personal security	286,257 10	Interest collected	6,275 29
Money on hand	27,153 19	Profit and loss	22,879 03
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	2,642 07		
Other assets	2,782 76		
Total resources	\$605,037 65	Total liabilities	\$605,037 65

CHICO, September 24, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Butte. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Butte County, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

CHAS. FAULKNER, Cashier.

Subscribed and sworn to before me, this twenty-fourth day of September, 1886.

W. W. MORELAND,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Bank of Butte County and the Bank of Chico are both located in the Town of Chico, Butte County. This town is a thriving and prosperous center, with a fine farming district all around it. It is a great wheat-growing section, and nearly all the farming products are sent to market by the Sacramento River, which gives low freight charges compared with inland wheat districts where they have to depend on rail alone. Grapes and fruit of all kinds do well in this section. Chico has a population of nearly five thousand, and it cast a vote of over twelve hundred at the last election. The banks are both well conducted, doing a satisfactory business, and pay their shareholders from eight to nine per cent per annum on their investments.

SEMI-ANNUAL REPORT OF THE

BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated June, 1864.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

WILLIAM ALVORD, President.

THOS. BROWN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$250,000 00	Capital paid in coin	\$3,000,000 00
Real estate taken for debt ..	449,019 67	Reserve fund and profit and loss	1,939,116 61
United States bonds	7,660 00	Due depositors	7,588,954 17
Miscellaneous bonds and stocks	683,347 45	Due banks and bankers	82,427 05
Loans on real estate	413,088 11	Other liabilities	2,615 00
Loans on stocks, bonds, and warrants	854,882 25		
Loans on other securities (grain, etc.)	720,471 35		
Loans on personal security (including overdrafts)	4,347,043 01		
Money on hand	1,927,378 50		
Due from banks and bankers ..	2,905,941 03		
Other assets	54,281 46		
Total resources	\$12,613,112 83	Total liabilities	\$12,613,112 83

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$3,000,000. The total number of shares of stock issued is 30,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Alvord	152 shares.	James Freeborn	250 shares.
F. G. Newlands	160 shares.	M. Lewis	610 shares.
Chas. Mayne	205 shares.	E. W. Newhall	150 shares.
J. Lincoln	100 shares.	F. W. Sharon	180 shares.
A. Grant	300 shares.	A. K. P. Harmon	100 shares.
J. C. Wilmerding	210 shares.		

Total number of shares held by the Directors is 2,417 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$15,346 56	\$17,000 00
Marin	11,788 26	15,000 00
Fresno	96,130 27	500,000 00
Mono	10,000 00	10,000 00
San Mateo	41,180 11	50,000 00
Amador	9,187 17	10,000 00
San Francisco	251,391 38	300,000 00
Cornell, Illinois	13,995 92	15,000 00
Totals	\$449,019 67	\$917,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$37,129 29	\$850,000 00
San Luis Obispo	5,428 90	
Merced	70,586 00	
Fresno	201,387 95	
Kern and Tulare	45,000 00	
Sonoma	3,055 97	
Alameda	33,500 00	
Mendocino	10,500 00	
Butte	5,000 00	\$850,000 00
Contra Costa	1,500 00	
Totals	\$413,088 11	\$850,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Foreign securities (German and Dutch consols) -----	\$500,000 00	} \$800,000 00
Los Angeles County bonds -----	165,000 00	
Sundry stocks:		
San Joaquin and Kings River Canal and Irrigation Company -----	18,347 45	
San Jacinto Tin Company -----		
Capital Railroad stock -----		
Napa Valley Wine Company -----		
Totals -----	\$683,347 45	\$800,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
Spring Valley Water Company stock and city gas stock	\$192,707 50	\$1,000,000 00
Carson and Colorado Railroad Company's bonds	140,000 00	
Sutter and Geary Street Railroad and other city stocks	295,785 85	
United States bonds	11,100 00	
Stocks of incorporated mining companies	12,098 90	
Stocks of other than incorporated mining companies	203,190 00	
Totals	\$854,882 25	\$1,000,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, grain, merchandise, assignments of contracts, mortgages, collateral notes, etc.	\$720,471 35	\$1,000,000 00
Description of the "Other Assets."	Amount on Books.	Face Value.
Life insurance account	\$54,281 46	\$179,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated June, 1864.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

WM. ALVORD, President.

(Office hours: — A. M. to — P. M.)

THOMAS BROWN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$250,000 00	Capital paid in coin	\$3,000,000 00
Real estate taken for debt ..	293,985 95	Reserve fund and profit and loss	1,981,736 10
Miscellaneous bonds and stocks	865,505 75	Due depositors	9,258,689 29
Loans on real estate	600,704 18	Due banks and bankers	303,678 34
Loans on stocks, bonds, and warrants	992,691 37	Other liabilities	11,700 00
Loans on other securities (grain, etc.)	1,185,555 23		
Loans on personal security (including overdrafts)	4,849,671 43		
Money on hand	2,980,648 70		
Due from banks and bankers ..	1,873,130 46		
Other assets	57,000 84		
Bullion account	606,909 82		
Total resources	\$14,555,803 73	Total liabilities	\$14,555,803 73

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$3,000,000. The total number of shares of stock issued is 30,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Alvord	152 shares.	Charles Mayne	205 shares.
James Freeborn	250 shares.	E. W. Newhall	150 shares.
Adam Grant	300 shares.	F. G. Newlands	160 shares.
A. K. P. Harmon	100 shares.	F. W. Sharon	860 shares.
Jerome Lincoln	100 shares.	J. C. Wilmerding	210 shares.
M. Lewis	700 shares.		

Total number of shares held by the Directors is 3,187 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$210,598 81	\$500,000 00
Amador	9,187 17	10,000 00
Marin	11,700 76	15,000 00
San Mateo	41,180 11	50,000 00
Alameda	7,139 84	15,000 00
Cornell, Illinois	14,179 26	18,000 00
Totals	\$293,985 95	\$608,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$186,543 60	\$1,500,000 00
Fresno	286,052 16	
Mendocino	10,500 00	
Merced	106,216 42	
San Francisco	5,963 10	
San Luis Obispo	5,428 90	
Totals	\$600,704 18	\$1,500,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
German and Dutch consols.....	\$500,000 00	} \$875,000 00
Los Angeles County bonds	115,000 00	
Spring Valley Water Company bonds.....	208,043 00	
United States bonds	8,467 75	
San Joaquin and King's River Canal and Irrigation Com- pany's stock.....	33,995 00	
San Jacinto Tin Company's stock.....		
Vulcan Powder Company's stock.....		
Napa Valley Wine Company's stock.....		
Totals	\$865,505 75	\$875,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Spring Valley Water Company and gas stock	\$100,000 00	\$150,000 00
Carson and Colorado Railroad Company's bonds	140,000 00	270,000 00
Sutter Street Railroad and other city stocks	597,706 45	700,000 00
Incorporated mining company's stocks	119,219 24	300,000 00
Other than incorporated mining company's stocks	35,765 68	40,000 00
Totals	\$992,691 37	\$1,460,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, grain, merchandise, assignment of con- tracts, collateral notes, etc.	\$1,185,555 23	\$1,500,000 00
Description of the "Other Assets."	Amount on Books.	Face Value.
Life insurance account	\$57,000 84	\$179,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of California, doing business at City and County of San Francisco, on the fourth day of September, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$250,000 00	Capital paid up.....	\$3,000,000 00
Other real estate	441,305 70	Reserve fund	1,000,000 00
Invested in stocks and bonds	822,887 13	Due depositors	8,248,230 67
Loans on real estate	553,120 80	Due banks and bankers	513,508 30
Loans on stocks and bonds	749,560 11	Interest collected	967 39
Loans on other securities (grain, etc.)	1,065,192 87	Rents, exchange, etc.	32,987 94
Loans on personal security	3,975,552 49	Dividends unpaid	4,122 50
Money on hand	2,868,932 94	Profit and loss	825,894 98
Due from banks and bankers	2,845,123 69		
Expenses, taxes, etc.	625 35		
Other assets	53,410 70		
Total resources	\$13,625,711 78	Total liabilities	\$13,625,711 78

SAN FRANCISCO, September 10, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA,
City and County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of California, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

WILLIAM ALVORD, President.
THOMAS BROWN, Cashier.

Subscribed and sworn to before me, this sixth day of September, 1886.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY—SAN FRANCISCO.

[Incorporated April 24, 1882.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

J. D. FRY, President.

C. R. THOMPSON, Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$800,000 00	Capital paid in coin	\$899,982 00
Miscellaneous bonds and stocks	69,796 39	Reserve fund and profit and loss	34,444 73
Loans on stocks, bonds, and warrants	294,006 49	Due depositors	263,375 09
Loans on other securities (grain, etc.)	6,975 00	Other liabilities	9,494 54
Money on hand	54,239 83		
Due from banks and bankers ..	289 01		
Interest accrued	1,589 64		
Other assets	400 00		
Total resources	\$1,227,296 36	Total liabilities	\$1,227,296 36

DETAILS.

The amount of capital stock is \$2,000,000; the amount subscribed is \$2,000,000; the total amount actually paid in coin by stockholders for capital stock is \$899,982. The total number of shares of stock issued is 20,000; the amount paid up on each share of stock is \$45 on 19,996 $\frac{2}{3}$ shares; \$40 on 3 $\frac{2}{3}$ shares.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Fry	230 shares.	A. D. Sharon	120 shares.
J. G. Wickersham	755 shares.	Chas. Main	242 shares.
W. L. Elliott	110 shares.	Samuel Davis	100 shares.
F. H. Woods	300 shares.	Jas. H. Goodman	1,572 shares.
J. B. Stetson	150 shares.	Thos. R. Hayes	100 shares.
Geo. L. Bradley	200 shares.		

Total number of shares held by the Directors is 3,659 shares.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Presidio and Ferries Railroad Company's stock	\$60,000 00	\$29,547 64	\$30,000 00
Spring Valley Waterworks	30,000 00	29,293 75	29,100 00
California Wire Works bonds	10,000 00	10,000 00	10,100 00
Coupons City and County of San Francisco	955 00	955 00	955 00
Totals	\$100,955 00	\$69,796 39	\$70,155 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
Miscellaneous stocks and bonds	\$294,006 49	\$443,129 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse and safe deposit receipts for merchandise.....	\$6,975 00	\$11,010 00

SEMI-ANNUAL REPORT OF THE

CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY—SAN FRANCISCO.

[Incorporated April 24, 1882.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

J. D. FRY, President.

JAMES H. GOODMAN, Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$800,000 00	Capital paid in coin	\$900,000 00
Miscellaneous bonds and stocks	70,296 39	Reserve fund and profit and loss	37,846 74
Loans on stocks, bonds, and warrants	372,178 14	Due depositors	485,885 24
Money on hand	139,058 79	Other liabilities	743 41
Due from banks and bankers	29,837 45		
Other assets	13,104 62		
Total resources	\$1,424,475 39	Total liabilities	\$1,424,475 39

DETAILS.

The amount of capital stock is \$2,000,000; the amount subscribed is \$2,000,000; the total amount actually paid in coin by stockholders for capital stock is \$900,000. The total number of shares of stock issued is 20,000; the amount paid up on each share of stock is \$45.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Fry	230 shares.	Charles Main	236 shares.
Thomas R. Hayes	100 shares.	J. G. Wickersham	755 shares.
Samuel Davis	100 shares.	James H. Goodman	1,572 shares.
W. L. Elliott	110 shares.	J. B. Stetson	150 shares.
George L. Bradley	200 shares.	A. D. Sharon	120 shares.
F. H. Woods	300 shares.		

Total number of shares held by the Directors is3,873 shares.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
California Wire Works bonds	\$10,000 00	\$10,000 00	\$10,300 00
Presidio and Ferries Railroad stock	60,000 00	30,000 00	30,000 00
Spring Valley Waterworks stock	30,000 00	29,293 75	30,600 00
Totals	\$100,000 00	\$69,293 75	\$70,900 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds.....	\$1,503,100 00	\$233,678 18	\$604,270 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Loans to corporations on company's note.....	\$103,700 00
Description of the "Other Assets."	Amount on Books.
Collections and supense account.....	\$13,104 62

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the California Safe Deposit and Trust Company, doing business at City and County of San Francisco, on the eighth day of February, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$700,000 00	Capital paid up	\$799,982 00
Invested in stocks, bonds, and warrants	68,841 39	Due depositors	316,207 15
Loans on stocks and bonds	243,429 18	Interest collected	1,624 72
Loans on other securities (grain, etc.).....	6,575 00	Rents, exchange, etc.	8,101 78
Loans on personal security	89,220 00	Dividends unpaid	547 87
Money on hand	32,294 82	Profit and loss	17,455 09
Due from banks and bankers	5,287 88	Other liabilities	2,573 34
Expenses, taxes, etc.....	843 68		
Total resources.....	\$1,146,491 95	Total liabilities.....	\$1,146,491 95

SAN FRANCISCO, February 10, 1887.

To the Hon. GEORGE A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA,
City and County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the California Safe Deposit and Trust Company, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

C. R. THOMPSON.

Subscribed and sworn to before me, this ninth day of February, 1887.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL STATEMENT OF THE
CALIFORNIA STATE BANK—SACRAMENTO.

[Incorporated April 10, 1882.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

N. D. RIDEOUT, President.

A. ABBOTT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
State and county warrants	\$14,284 02	Capital paid in coin	\$200,000 00
Loans on real estate.....	195,726 58	Reserve fund and profit and loss.....	42,000 00
Loans on stocks, bonds, and warrants	54,180 47	Due depositors	373,968 95
Loans on other securities (grain, etc.).....	8,749 27	Due banks and bankers	227,504 64
Loans on personal security (including overdrafts).....	346,624 42	Other liabilities.....	8,681 48
Money on hand	127,702 57		
Due from banks and bankers.....	100,196 25		
Furniture and fixtures	4,136 96		
Other assets.....	554 53		
Total resources	\$852,155 07	Total liabilities.....	\$852,155 07

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. Abbott.....	100 shares.	N. D. Rideout.....	3,000 shares.
F. Cox	200 shares.	Joseph Steffens	350 shares.
C. W. Clarke	200 shares.	J. R. Watson	200 shares.
Geo. C. Perkins	200 shares.		

Total number of shares held by the Directors is4,250 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento.....	\$105,167 59	\$190,000 00
San Joaquin	18,000 00	39,000 00
Lassen	23,709 00	50,000 00
El Dorado	3,000 00	5,000 00
Colusa and Butte	7,807 88	150,000 00
Yolo	22,541 27	35,000 00
Nevada	1,577 12	2,000 00
Placer	13,923 72	30,000 00
Totals	\$195,726 58	\$501,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants.....	\$2,612 91	} \$14,284 02	\$14,284 02
State warrants	11,671 11		
Totals	\$14,284 02	\$14,284 02	\$14,284 02

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Stock Bank of Benicia	\$7,500 00	\$5,000 00	\$7,500 00
Stock Woodland Opera House	400 00	150 00	300 00
Stock Grangers' Business Association	400 00	200 00	400 00
Stock Loan Association	200 00	140 00	200 00
Stock Sacramento Bank	6,400 00	5,200 00	6,400 00
Stock Sacramento Bank	20,000 00	18,200 00	20,000 00
Stock People's Savings Bank	6,000 00	4,000 00	6,000 00
Stock Capital Savings Bank	7,000 00	6,000 00	7,000 00
Stock "Sonoma Democrat"	10,000 00	5,777 33	8,000 00
Stock Building and Loan Association	600 00	400 00	650 00
Stock Building and Loan Association	11,000 00	9,113 14	13,000 00
Totals	\$69,500 00	\$54,180 47	\$69,450 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain, etc. (warehouse receipts)	\$8,749 27	\$15,000 00

SEMI-ANNUAL REPORT OF THE

CALIFORNIA STATE BANK—SACRAMENTO.

[Incorporated April 10, 1882.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President. (Office hours: — A. M. to — P. M.)

A. ABBOTT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
State and county warrants	\$322 63	Capital paid in coin	\$200,000 00
Loans on real estate	187,920 84	Reserve fund and profit and loss	46,000 00
Loans on stocks, bonds, and warrants	34,848 53	Due depositors	647,420 86
Loans on personal security (including overdrafts)	414,629 97	Due banks and bankers	2,249 87
Money on hand	132,580 70	Other liabilities	8,341 52
Due from banks and bankers	123,215 57		
Furniture and fixtures	4,134 96		
Items in course of collection	6,359 05		
Total resources	\$904,012 25	Total liabilities	\$904,012 25

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows :

A. Abbott	100 shares.	N. D. Rideout	3,000 shares.
Frederick Cox	200 shares.	Joseph Steffens	350 shares.
G. W. Clarke	200 shares.	J. R. Watson	200 shares.
George C. Perkins	200 shares.		

Total number of shares held by the Directors is 4,250 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento	\$109,927 73	\$200,500 00
Placer	7,882 57	23,500 00
San Joaquin	18,000 00	35,000 00
El Dorado	1,200 00	2,400 00
Tulare	500 00	2,500 00
Yuba	1,500 00	20,000 00
Yolo	22,347 00	50,000 00
Lassen	24,429 08	40,000 00
Nevada	1,687 09	2,000 00
Solano	447 37	2,000 00
Totals	\$187,920 84	\$377,900 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
State warrants	\$215 00	} \$322 63	\$322 63
Placer County road warrants	107 63		
Totals	\$322 63	\$322 63	\$322 63

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
People's Savings Bank stock	\$21,000 00	\$5,714 07	\$15,000 00
Grangers' Business Association, Sacramento Valley		200 00	400 00
Sacramento Building and Loan Association		2,289 91	4,800 00
Sacramento Bank	37,000 00	20,448 33	26,000 00
Capital Savings Bank		6,000 00	7,000 00
United States bonds		195 62	10,000 00
Totals	\$58,000 00	\$34,848 53	\$63,200 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the California State Bank, doing business at City and County of Sacramento, on the eighth day of January, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$14,798 32	Capital paid up	\$200,000 00
Loans on real estate	195,726 58	Reserve fund	42,000 00
Loans on stocks and bonds	54,180 47	Due depositors	363,844 14
Loans on other securities (grain, etc.)	8,749 27	Due banks and bankers	220,448 00
Loans on personal security	337,700 27	Interest collected	504 87
Money on hand	137,410 31	Rents, exchange, etc.	17 64
Due from banks and bankers	81,053 98	Dividends unpaid	8,000 00
Furniture, fixtures, etc.	4,137 46		
Expenses, taxes, etc.	156 13		
Other assets	841 86		
Total resources	\$834,814 65	Total liabilities	\$834,814 65

SACRAMENTO, January 10, 1887.

To the Hon. GEO. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Sacramento. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the California State Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

A. ABBOTT,
W. E. GERBER.

Subscribed and sworn to before me, this tenth day of January, 1887.

W. W. MORELAND,
Bank Commissioner.

REMARKS ON LOCATION.

The California State Bank is located in the City of Sacramento. It is well conducted and is a financial success. It has, so far, paid no dividends to its shareholders, but fifty thousand dollars of its earnings have been capitalized, and a reserve fund of a yet larger sum has been accumulated. Sacramento has a population of about twenty-five thousand. It is the capital of the State, and is too well known to need further comment.

SEMI-ANNUAL REPORT OF THE

BANK OF CENTRAL CALIFORNIA—FRESNO CITY.

[Incorporated February 26, 1887.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

LOUIS EINSTEIN, President.

L. GUNDELFINGER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$74,000 00	Capital paid in coin	\$90,000 00
Loans on stocks, bonds, and warrants	2,250 00	Reserve fund and profit and loss	463 80
Loans on other securities (grain, etc.)	300 00	Due depositors	73,635 51
Loans on personal security (including overdrafts)	18,593 81	Due banks and bankers	26 40
Money on hand	21,131 81		
Due from banks and bankers	43,358 40		
Furniture and fixtures	2,139 02		
Expenses and taxes	2,352 67		
Total resources.....	\$164,125 71	Total liabilities.....	\$164,125 71

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$90,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

Louis Einstein	405 shares.	H. B. Choice	75 shares.
Leopold Gundelfinger	150 shares.	Wm. Helm	50 shares.
Max Frankenau	150 shares.		
Total number of shares held by the Directors is		830 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$74,000 00	\$150,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
1 share Dutch Canal Company	\$300 00	\$2,250 00	\$250 00
40 shares Fresno Water Company	400 00		600 00
10 shares Fresno Loan and Savings Bank	1,000 00		1,000 00
10 shares Farmers' Bank	1,000 00		650 00
10 shares Fresno Fair Ground Association	250 00		200 00
Totals	\$2,950 00	\$2,250 00	\$2,700 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for 523 sacks barley	\$300 00	\$530 00

SEMI-ANNUAL REPORT OF THE

BANK OF CHICO.

[Incorporated December 26, 1872.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

ORRIN GOWELL, President.

A. H. CREW, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	2,843 99	Reserve fund and profit and loss	96,783 91
Miscellaneous bonds and stocks	28,187 25	Due depositors	143,968 91
Loans on real estate	136,664 41	Due banks and bankers	56,430 25
Loans on stocks, bonds, and warrants	7,695 42		
Loans on other securities (grain, etc.)	2,525 08		
Loans on personal security (including overdrafts)	155,178 34		
Money on hand	44,758 84		
Due from banks and bankers	46 00		
Furniture and fixtures	2,500 00		
Other assets	3,783 74		
Total resources	\$397,183 07	Total liabilities	\$397,183 07

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. H. Crew	2,591 shares.	O. Gowell	845 shares.
M. Emery	210 shares.		

Total number of shares held by the Directors is3,436 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte	\$700 00	\$900 00
Tehama	2,143 99	3,000 00
Totals	\$2,843 99	\$3,900 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$70,185 90	\$158,850 00
Colusa	18,608 51	31,532 00
Tehama	570 00	2,000 00
Shasta	1,000 00	2,700 00
San Francisco	46,300 00	73,500 00
Totals	\$136,664 41	\$268,582 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tulare County bonds.....	\$25,000 00	\$26,418 75	\$27,500 00
Chico Livery Stable stock.....	650 00	518 50	487 50
Odd Fellows' Building Association stock.....	1,300 00	1,250 00	1,300 00
Totals.....	\$26,950 00	\$28,187 25	\$29,287 50

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Odd Fellows' Building stock.....	\$2,190 00	\$1,775 00	\$2,190 00
Chico Livery Stable stock.....	2,205 00	895 00	1,653 00
Chico water stock.....	3,200 00	800 00	1,600 00
Tulare coupons.....	2,500 00	2,400 00	2,500 00
Butte County warrants.....	2,055 92	1,825 42	2,055 92
Totals.....	\$12,150 92	\$7,695 42	\$9,998 92

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Gold dust.....	\$2,525 08	\$2,565 00

Description of the "Other Assets."	Amount on Books.	Market Value.
Gold dust.....	\$3,783 74	\$3,825 00

SEMI-ANNUAL REPORT OF THE

BANK OF CHICO.

[Incorporated December 26, 1872.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

ORRIN GOWELL, President.

A. H. CREW, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	2,843 99	Reserve fund and profit and loss	12,924 13
Miscellaneous bonds and stocks	26,818 50	Due depositors	137,136 84
County warrants	1,514 34	Due banks and bankers	1,185 05
Loans on real estate	107,388 54		
Loans on stocks, bonds, and warrants	3,275 00		
Loans on other securities (grain, etc.)	1,482 89		
Loans on personal security (including overdrafts)	245,630 12		
Money on hand	41,458 39		
Due from banks and bankers	256 00		
Furniture and fixtures	2,500 00		
Other assets (gold dust)	5,078 25		
Total resources	\$451,246 02	Total liabilities	\$451,246 02

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. H. Crew	500 shares.	O. Gowell	493 shares.
M. Emery	148 shares.		

Total number of shares held by the Directors is 1,141 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated in.	Cost on Books.	Market Value.
Butte	\$700 00	\$750 00
Tehama	2,143 99	2,700 00
Totals	\$2,843 99	\$3,450 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$75,412 13	\$201,850 00
Colusa	20,557 73	38,000 00
Tehama	1,020 00	2,500 00
San Francisco	10,398 68	38,000 00
Totals	\$107,388 54	\$280,350 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tulare bonds	\$25,000 00	\$25,000 00	\$25,000 00
Odd Fellows' Hall stock	1,300 00	1,300 00	1,300 00
Chico Livery Stable Company stock	650 00	518 50	585 00
Butte warrants	1,514 34	1,514 34	1,514 34
Totals	\$28,464 34	\$28,332 84	\$28,399 34

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Odd Fellows' Hall stock	\$2,350 00	\$2,175 00	\$2,350 00
Chico Water Company stock	3,200 00	800 0	1,000 00
Chico Livery Stable Company stock	1,550 00	300 00	1,395 00
Totals	\$7,100 00	\$3,275 00	\$5,345 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Life policy (\$3,000), paid up (surrender value, \$410)	\$410 00	\$410 00
Bank certificate of deposit	1,072 89	10,000 00
Totals	\$1,482 89	\$10,410 00

Description of the "Other Assets."	Amount on Books.	Market Value.
Gold dust on hand	\$5,078 25	\$5,200 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Chico, doing business at Chico, County of Butte, on the twenty-third day of September, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid up	\$100,000 00
Other real estate	2,843 99	Reserve fund	50,000 00
Invested in stocks and bonds	28,187 25	Due depositors	133,128 97
Loans on real estate	125,338 53	Due banks and bankers	69,518 46
Loans on other securities (grain, etc.)	14,121 00	Interest collected	5,875 22
Loans on personal security	156,643 44	Rents, exchange, etc.	124 32
Money on hand	39,082 40	Dividends unpaid	4,347 00
Due from banks and bankers	1,165 12	Profit and loss	26,598 89
Furniture, fixtures, etc.	2,500 00		
Expenses, taxes, etc.	1,816 28		
Other assets (gold dust)	4,894 85		
Total resources	\$389,592 86	Total liabilities	\$389,592 86

CHICO, September 24, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Butte. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Chico, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

A. H. CREW, Cashier.

Subscribed and sworn to before me, this twenty-fourth day of September, 1886.

W. W. MORELAND,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE
CITIZENS' BANK—NEVADA CITY.

[Incorporated September 21, 1876.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 4 P. M.)

E. M. PRESTON, President.

JOHN T. MORGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid in coin	\$30,000 00
Real estate taken for debt	7,000 00	Reserve fund and profit and	
United States bonds	3,750 00	loss	20,018 77
Miscellaneous bonds and stocks.	26,975 00	Due depositors	173,258 89
County warrants	2,013 55	Other liabilities	271 64
Loans on real estate	71,947 00		
Loans on stocks, bonds, and			
warrants	825 00		
Loans on other securities (grain,			
etc.)	7,112 00		
Loans on personal security (in-			
cluding overdrafts)	47,713 37		
Money on hand	11,443 98		
Due from banks and bankers	34,594 66		
Furniture and fixtures	2,500 00		
Other assets	2,674 74		
Total resources	\$223,549 30	Total liabilities	\$223,549 30

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows:

Jno. T. Morgan	913 shares.	Wm. Edwards	13 shares.
E. M. Preston	551 shares.	Geo. M. Hughes	1½ shares.
D. E. Morgan	106 shares.	R. M. Hunt	1½ shares.
Lord Houseman	21½ shares.		

Total number of shares held by the Directors is 1,607½ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Nevada	\$7,000 00	\$7,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada	\$71,947 00	\$150,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent coupons.....	\$3,000 00	\$3,750 00	\$3,800 00
Nevada County bonds.....	16,600 00	16,600 00	16,600 00
Union Iron Works stock.....	5,000 00	5,325 00	5,325 00
Contra Costa water bonds.....	5,000 00	5,050 00	5,125 00
Nevada County warrants.....	2,013 55	2,013 55	2,013 55
Totals.....	\$31,613 55	\$32,738 55	\$32,863 55

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Insurance and miscellaneous.....	\$825 00	\$2,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Savings bank pass-books.....	\$1,320 00	\$1,500 00
Gold bullion.....	1,330 00	1,500 00
Gold-bearing sulphurets.....	3,910 00	4,000 00
Sundries.....	552 00	1,000 00
Totals.....	\$7,112 00	\$8,000 00

Description of the "Other Assets."	Amount on Books.	Market Value.
Gold bullion.....	\$2,674 74	\$2,750 00

SEMI-ANNUAL REPORT OF THE

CITIZENS' BANK—NEVADA CITY.

[Incorporated September 21, 1876.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

E. M. PRESTON, President.

JOHN T. MORGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid in coin	\$30,000 00
Real estate taken for debt	10,680 00	Reserve fund and profit and loss	21,201 19
Miscellaneous bonds and stocks	20,375 00	Due depositors	121,330 06
County warrants	1,945 90	Due banks and bankers	99 98
Loans on real estate	63,650 00	Other liabilities	304 35
Loans on stocks, bonds, and warrants	500 00		
Loans on other securities (grain, etc.)	7,563 11		
Loans on personal security (including overdrafts)	27,493 35		
Money on hand	28,402 88		
Due from banks and bankers	2,278 06		
Furniture and fixtures	2,500 00		
Other assets (gold bullion)	2,547 28		
Total resources	\$172,935 58	Total liabilities	\$172,935 58

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows:

John T. Morgan	913 shares.	Wm. Edwards	13 shares.
E. M. Preston	551 shares.	Geo. M. Hughes	1½ shares.
D. E. Morgan	106 shares.	R. M. Hunt	1 share.
Lord Houseman	21½ shares.		

Total number of shares held by the Directors is 1,607 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Nevada	\$10,680 00	\$10,680 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada	\$63,650 00	\$110,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Nevada County 7 per cent coupon bonds	\$10,000 00	\$10,000 00	\$10,000 00
Union Iron Works bonds	5,000 00	5,325 00	5,350 00
Contra Costa water bonds	5,000 00	5,050 00	5,350 00
County warrants	1,945 90	1,945 90	1,945 90
Totals	\$21,945 90	\$22,320 90	\$22,645 90

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Spring Valley Waterworks	\$1,200 00	\$500 00	\$1,200 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Paid up life insurance policy	\$832 75	\$3,400 00
Gold bullion	1,423 06	1,500 00
Gold-bearing sulphurets	5,307 30	6,000 00
Totals	\$7,563 11	\$10,900 00

Description of the "Other Assets."	Amount on Books.	Market Value.
Gold bullion	\$2,547 28	\$2,600 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Citizens' Bank, doing business at Nevada City, County of Nevada, on the seventh day of July, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid up	\$30,000 00
Other real estate	10,680 00	Reserve fund	10,000 00
Invested in stocks, bonds, and warrants	21,701 90	Due depositors	123,008 44
Loans on real estate	63,650 00	Due banks and bankers	947 17
Loans on stocks and bonds	500 00	Interest collected	590 75
Loans on other securities (grain, etc.)	8,481 72	Rents, exchange, etc.	42 74
Loans on personal security	27,409 96	Dividends unpaid	289 21
Money on hand	26,833 21	Profit and loss	11,201 19
Due from banks and bankers	3,143 10		
Furniture, fixtures, etc.	2,500 00		
Expenses, taxes, etc.	17 50		
Other assets	2,162 11		
Total resources	\$176,079 50	Total liabilities	\$176,079 50

NEVADA CITY, July 8, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

WM. F. WHITE,
Bank Commissioner.

STATE OF CALIFORNIA, } ss.
County of Nevada. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Citizens' Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

E. M. PRESTON, President.
D. E. MORGAN, Assistant Cashier.

Subscribed and sworn to before me, this eighth day of July, 1887.

WM. F. WHITE,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Citizens' Bank of Nevada is located in the Town of Nevada, Nevada County. This town has a population of forty-five hundred, and cast a vote of about twelve hundred at the last election. It has been, perhaps, the richest gold producing district in all California, and even to this day its gold production is something surprising. Its location is in the mountains, and seems, in the summer months, most charming and romantic. The surrounding lands are fit only for fruit growing and stock raising, and can be purchased from two dollars per acre to fifty for choice spots. Beyond stock, nothing can be raised for the seaboard market, for, though there is rail communication with San Francisco, the distance being one hundred and sixty-six miles, the freight charge per ton is so enormous that no product but gold will bear the charge. The bank, under its present management, is in a very prosperous condition, and has for some years paid its shareholders a handsome dividend of over twelve per cent per annum on the capital invested.

SEMI-ANNUAL REPORT OF THE
CITY BANK—SANTA CRUZ.

[Incorporated December 18, 1886.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

L. K. BALDWIN, President.

G. W. FROST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$65 00	Capital paid in coin	\$23,350 00
Loans on real estate	39,000 00	Reserve fund and profit and loss	1,456 91
Loans on other securities (grain, etc.)	19,300 00	Due depositors	147,725 10
Loans on personal security (including overdrafts)	7,150 00		
Money on hand	77,903 25		
Due from banks and bankers	23,789 83		
Furniture and fixtures	2,682 14		
Interest accrued	461 75		
Expenses and taxes	2,180 04		
Total resources	\$172,532 01	Total liabilities	\$172,532 01

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$28,800; the total amount actually paid in coin by stockholders for capital stock is \$23,350. The total number of shares of stock issued is 288; the amount paid up on 70 shares of stock is \$100; the amount paid up on 218 shares of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. K. Baldwin	20 shares.	A. Russell	10 shares.
F. A. Hihn	50 shares.	W. J. Nash	10 shares.
W. C. Parker, Jr.	10 shares.	Jackson Sylvar	10 shares.
W. T. Cope	3 shares.		

Total number of shares held by the Directors is 113 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$39,000 00	\$83,200 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Personal security and mortgages	\$19,300 00	\$20,357 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the City Bank, doing business at City and County of Santa Cruz, on the twenty-fifth day of April, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$23,650 00	Capital paid up.....	\$22,350 00
Loans on personal security.....	14,612 50	Due depositors.....	83,329 45
Money on hand.....	29,389 35	Interest collected.....	266 45
Due from banks and bankers.....	34,280 63	Rents, exchange, etc.....	74 71
Furniture, fixtures, etc.....	2,682 14		
Expenses, taxes, etc.....	1,381 29		
Other assets.....	24 70		
Total resources.....	\$106,020 61	Total liabilities.....	\$106,020 61

SANTA CRUZ, April 26, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
City and County of Santa Cruz. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the City Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

G. W. FROST, Cashier.
W. HOFFMANN, Bookkeeper.
L. K. BALDWIN, President.

Subscribed and sworn to before me, this twenty-sixth day of April, 1887.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE
CLOVERDALE BANKING AND COMMERCIAL COMPANY.

[Incorporated February 25, 1884.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

I. E. SHAW, President.

(Office hours: 10 A. M. to 3 P. M.)

G. W. FROST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,913 90	Capital paid in coin	\$56,800 00
County warrants	449 62	Reserve fund and profit and loss	8,343 12
Loans on real estate	9,118 45	Due depositors	36,010 84
Loans on personal security (including overdrafts)	63,414 04	Due banks and bankers	966 52
Money on hand	7,917 00	Other liabilities	100 90
Due from banks and bankers	2,036 80		
Furniture and fixtures	1,313 30		
Interest accrued	3,800 00		
Expenses and taxes	1,258 27		
Total resources	\$102,221 38	Total liabilities	\$102,221 38

DETAILS.

The amount of capital stock is \$56,800; the amount subscribed is \$56,800; the total amount actually paid in coin by stockholders for capital stock is \$56,800. The total number of shares of stock issued is 568; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

G. W. Prescott	100 shares.	I. E. Shaw	100 shares.
J. E. Chalfant	100 shares.	G. W. Frost	100 shares.
Mrs. F. J. Bowman	100 shares.		

Total number of shares held by the Directors is

500 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$1,835 00	\$5,000 00
Sonoma	7,283 45	16,000 00
Totals	\$9,118 45	\$21,000 00

SEMI-ANNUAL REPORT OF THE

CLOVERDALE BANKING AND COMMERCIAL COMPANY.

[Incorporated February 25, 1884.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

I. E. SHAW, President.

S. G. FROST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,913 90	Capital paid in coin	\$57,000 00
Loans on real estate	10,006 81	Reserve fund and profit and loss	6,697 89
Loans on personal security (including overdrafts)	68,223 78	Due depositors	53,147 00
Money on hand	14,726 07	Due banks and bankers	53 83
Due from banks and bankers	6,110 29		
Furniture and fixtures	1,313 30		
Interest accrued	3,368 57		
Expenses and taxes	236 00		
Total resources	\$116,898 72	Total liabilities	\$116,898 72

DETAILS.

The amount of capital stock is \$57,000; the amount subscribed is \$57,000; the total amount actually paid in coin by stockholders for capital stock is \$57,000. The total number of shares of stock issued is 570; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

George E. Prescott	100 shares.	I. E. Shaw	100 shares.
Mrs. F. J. Bowman	100 shares.	George W. Frost	100 shares.
John E. Chalfant	100 shares.		

Total number of shares held by the Directors is 500 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$1,734 63	\$5,000 00
Sonoma	8,272 18	18,000 00
Totals	\$10,006 81	\$23,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Cloverdale Banking and Commercial Company, doing business at Cloverdale, County of Sonoma, on the twenty-third day of June, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$12,913 90	Capital paid up.....	\$57,000 00
Loans on real estate.....	10,030 71	Reserve fund.....	1,859 01
Loans on personal security.....	63,905 27	Due depositors.....	49,541 61
Money on hand.....	14,741 92	Rents, exchange, etc.....	65 13
Due from banks and bankers.....	6,753 05	Profit and loss.....	1,428 40
Furniture, fixtures, etc.....	1,313 30		
Expenses, taxes, etc.....	236 00		
Total resources.....	\$109,894 15	Total liabilities.....	\$109,894 15

CLOVERDALE, June 23, 1887.

To the Hon. GEORGE A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

W. W. MORELAND,
Bank Commissioner.

STATE OF CALIFORNIA, }
County of Sonoma. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Cloverdale Banking and Commercial Company, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

ISAAC E. SHAW, President.
S. G. FROST, Cashier.

Subscribed and sworn to before me, this twenty-third day of June, 1887.

W. W. MORELAND,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Cloverdale Banking and Commercial Company is located in the pretty little Town of Cloverdale, Sonoma County. The adjacent country is mostly good for vineyards, grazing, and stock raising. Sheep and cattle both do well, but the most attention is given to sheep raising. Fruit and hop growing is also found profitable in this section. Cloverdale is ninety miles by rail from San Francisco, and has a population of about one thousand. This bank, for the kind, seems well managed, and reasonably successful. But the kind is not desirable as a banking enterprise. Banking and merchandising should not be connected in any way, or, if so connected, should be carried on as a partnership and not as a corporation.

SEMI-ANNUAL REPORT OF THE
COLUSA COUNTY BANK—COLUSA.

[Incorporated September 15, 1870.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 4 P. M.)

GEORGE HAGAR, President.

W. P. HARRINGTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$21,000 00	Capital paid in coin	\$500,000 00
Real estate taken for debt ...	18,822 12	Reserve fund and profit and loss	100,734 24
County warrants	5,091 74	Due depositors	646,492 57
Loans on real estate	484,511 06	Due banks and bankers	351 63
Loans on stocks, bonds, and warrants	2,000 00	Other liabilities	1,276 62
Loans on other securities (grain, etc.)	218,095 48		
Loans on personal security (including overdrafts)	373,074 71		
Money on hand	95,382 68		
Checks and other cash items	28,188 32		
Due from banks and bankers	2,688 95		
Total resources	\$1,248,855 06	Total liabilities	\$1,248,855 06

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Goad	253 shares.	W. P. Harrington	380 shares.
Geo. Hagar	653 shares.	Edgar Mills	743 shares.
Jno. Boggs	50 shares.		
Total number of shares held by the Directors is		2,079 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$17,735 72	\$17,735 72
Tehama	1,086 40	1,086 40
Totals	\$18,822 12	\$18,822 12

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$484,511 06	\$650,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants	\$5,091 74	\$5,091 74	\$5,091 74

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
240 shares Colusa Sun Publishing Company ...	\$2,400 00	\$2,000 00	\$2,400 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouses	\$218,095 48	\$250,000 00

SEMI-ANNUAL REPORT OF THE

COLUSA COUNTY BANK—COLUSA.

[Incorporated September 15, 1870.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

GEORGE HAGAR, President.

W. P. HARRINGTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$21,000 00	Capital paid in coin	\$500,000 00
Real estate taken for debt	9,256 19	Reserve fund and profit and loss	88,441 16
County warrants	96 00	Due depositors	495,945 09
Loans on real estate	486,806 06	Due banks and bankers	103,708 69
Loans on stocks, bonds, and warrants	2,000 00	Other liabilities	586 10
Loans on other securities (grain, etc.)	92,098 69		
Loans on personal property (including overdrafts)	521,916 61		
Money on hand	51,659 91		
Due from banks and bankers	1,158 63		
Furniture and fixtures	2,688 95		
Total resources	\$1,188,681 04	Total liabilities	\$1,188,681 04

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Goad.....	253 shares.	W. P. Harrington.....	380 shares.
George Hagar.....	653 shares.	Edgar Mills.....	743 shares.
John Boggs.....	50 shares.		

Total number of shares held by the Directors is2,079 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa.....	\$8,169 79	} \$9,256 19
Tehama.....	1,086 40	
Totals.....	\$9,256 19	\$9,256 19

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa.....	\$486,806 06	\$650,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Colusa stock.....	\$7,900 00	\$2,000 00	\$7,900 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts.....	\$92,098 69	\$92,098 69

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Colusa County Bank, doing business at Colusa, County of Colusa, on the eighteenth day of September, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$21,000 00	Capital paid up.....	\$500,000 00
Other real estate.....	19,780 03	Due depositors.....	433,968 33
Invested in county warrants.....	452 52	Due banks and bankers.....	238,407 80
Loans on real estate.....	501,518 88	Interest collected.....	7,749 13
Loans on other securities (grain, etc.).....	298,876 37	Rents, exchange, etc.....	77 11
Loans on personal security.....	378,022 86	Profit and loss.....	74,354 38
Money on hand.....	30,579 77		
Due from banks and bankers.....	1,532 44		
Furniture, fixtures, etc.....	2,688 95		
Expenses, taxes, etc.....	104 93		
Total resources.....	\$1,254,556 75	Total liabilities.....	\$1,254,556 75

COLUSA, September 20, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Colusa. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Colusa County Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

W. P. HARRINGTON, Cashier.
GEO. HAGAR, President.

Subscribed and sworn to before me, this twentieth day of September, 1886.

W. W. MORELAND,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Colusa County Bank is located in the Town of Colusa. This location is the center of a great wheat growing district. There are also fine grazing districts not far from Colusa. We have not received from the bank the data we asked for, to enable us to give further particulars, but so far as the bank is concerned we know it to be one of the most successful interior country banks in the State.

SEMI-ANNUAL REPORT OF THE
COMMERCIAL BANK OF SANTA ANA.

[Incorporated April 22, 1882.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

D. HALLADAY, President.

W. S. BARTLETT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$50,000 00
Real estate taken for debt	784 20	Reserve fund and profit and loss	11,088 80
United States bonds	2,600 00	Due depositors	325,958 49
Miscellaneous bonds and stocks	9,240 00		
County warrants	1,637 65		
Loans on real estate	29,185 00		
Loans on personal security (including overdrafts)	200,099 80		
Money on hand	50,708 71		
Due from banks and bankers	75,291 93		
Furniture and fixtures	2,000 00		
Other assets	500 00		
Total resources	\$387,047 29	Total liabilities	\$387,047 29

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. Halladay	175 shares.	E. F. Spence	200 shares.
N. Palmer	175 shares.	G. M. Knight	50 shares.
N. Vanderlip	150 shares.	W. S. Bartlett	50 shares.
H. Mabury	200 shares.		

Total number of shares held by the Directors is 1,000 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$784 20	\$784 20

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$29,185 00	\$60,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.
United States 4 per cent bonds.....	\$2,600 00
Los Angeles County school bonds.....	8,400 00
Los Angeles County road and school bonds.....	1,637 65
San Geronio Land and Water Company stock.....	840 00
Total	\$13,477 65

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Due from United States Mint	\$500 00

SEMI-ANNUAL REPORT OF THE

COMMERCIAL BANK OF SANTA ANA.

[Incorporated April 22, 1882.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

D. HALLADAY, President.

W. K. JAMES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$50,000 00
Real estate taken for debt	145 00	Reserve fund and profit and loss.....	19,047 03
United States bonds.....	3,600 00	Due depositors	364,086 20
Miscellaneous bonds and stocks.....	8,400 00	Due banks and bankers	10,512 37
County warrants.....	459 70		
Loans on real estate.....	32,275 00		
Loans on personal security (including overdrafts).....	298,839 36		
Money on hand	42,979 84		
Due from banks and bankers.....	16,606 70		
Furniture and fixtures	2,000 00		
Other assets (stocks)	23,340 00		
Total resources.....	\$443,645 60	Total liabilities	\$443,645 60

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. Halladay.....	260 shares.	E. F. Spence.....	20 shares.
N. Palmer.....	440 shares.	Hiram Mabury.....	200 shares.
W. S. Bartlett.....	20 shares.		
Total number of shares held by the Directors is			
940 shares.			

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$145 00	\$145 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$32,275 00	\$75,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.
United States bonds	\$3,600 00
Los Angeles County school bonds	8,400 00
San Geronio Land and Water Company's stocks	840 00
The Bank of Orange stocks	22,500 00
Los Angeles County road warrants	459 70
Total	\$35,799 70

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Commercial Bank of Santa Ana, doing business at Santa Ana, County of Los Angeles, on the nineteenth day of October, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid up	\$50,000 00
Other real estate	6,286 77	Reserve fund	5,000 00
Invested in stocks, bonds, and warrants	12,374 70	Due depositors	162,132 12
Loans on real estate	34,191 35	Due banks and bankers	17,665 15
Loans on personal security	123,177 38	Interest collected	3,216 81
Money on hand	26,440 03	Rents, exchange, etc.	198 36
Due from banks and bankers	16,706 49	Profit and loss	406 74
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	1,942 46		
Other assets	500 00		
Total resources	\$238,619 18	Total liabilities	\$238,619 18

SANTA ANA, October 20, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA,
County of Los Angeles. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Commercial Bank of Santa Ana, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

W. S. BARTLETT, Cashier.

Subscribed and sworn to before me, this twentieth day of October, 1886.

A. W. POTTS,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Commercial Bank of Santa Ana is located in a beautiful, flourishing, fruit-growing district of Los Angeles County. The production of citrus fruits, as well as apricots and grapes, is most satisfactory in this location. It is also famous for its fine corn and vegetables; also for its fat cattle, hogs, and sheep. The Town of Santa Ana has a population of about twenty-five hundred, and cast a vote of about five hundred at the last election. The bank is, comparatively speaking, new, but its management indicates a good future to its career. It has, so far, paid its shareholders ten per cent per annum on the capital invested.

SEMI-ANNUAL REPORT OF THE
COMMERCIAL AND SAVINGS BANK OF SAN JOSÉ.

[Incorporated May 8, 1874.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

B. D. MURPHY, President.

THOS. F. MORRISON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$17,919 85	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	21,872 25	Reserve fund and profit and loss	192,402 81
County warrants	137 15	Due depositors	443,985 25
Loans on real estate	313,997 87	Due banks and bankers	10,424 68
Loans on stocks, bonds, and warrants	4,300 00	Other liabilities	15,252 00
Loans on other securities (grain, etc.)	80,428 16		
Loans on personal security (including overdrafts)	392,405 95		
Money on hand	42,222 87		
Due from banks and bankers	56,141 36		
Furniture and fixtures	2,000 00		
Interest accrued	30,639 28		
Total resources	\$962,064 74	Total liabilities	\$962,064 74

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

B. D. Murphy	242 shares.	L. Lion	314 shares.
H. B. Alvord	200 shares.	E. Williams	500 shares.
C. T. Ryland	535 shares.	J. Rich	445 shares.
G. W. Rutherford	400 shares.	J. Malarin	25 shares.
R. Roberts	570 shares.		

Total number of shares held by the Directors is

3,231 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$17,919 85	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$248,618 23	\$350,000 00
Monterey	35,500 00	65,000 00
Santa Cruz	8,837 50	12,000 00
Merced	900 00	3,600 00
San Luis Obispo	2,100 00	5,000 00
Los Angeles	7,600 76	30,000 00
State of Nevada	10,441 38	20,000 00
Totals	\$313,997 87	\$485,600 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Gilroy City bonds	\$6,000 00	\$6,000 00	\$6,000 00
Los Angeles City bonds	3,000 00	3,000 00	3,150 00
Eureka Warehouse stock		2,397 25	4,000 00
San Luis Water Company	15,000 00	9,475 00	12,000 00
Hall's Valley School District	1,000 00	1,000 00	1,000 00
County warrants	137 15	137 15	137 15
Totals	\$25,137 15	\$22,009 40	\$26,287 15

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States bonds	\$100 00	\$100 00	\$120 00
821 shares Hollister Water Company	82,100 00	2,000 00	16,420 00
50 shares San José Water Company	5,000 00	2,200 00	3,500 00
Totals	\$87,200 00	\$4,300 00	\$20,040 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$80,428 16	\$87,437 33

SEMI-ANNUAL REPORT OF THE

COMMERCIAL AND SAVINGS BANK OF SAN JOSÉ.

[Incorporated May 8, 1874.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

B. D. MURPHY, President.

F. P. RYLAND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$17,919 85	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	19,622 25	Reserve fund and profit and loss	192,408 38
Loans on real estate	282,712 21	Due depositors	457,996 60
Loans on stocks, bonds, and warrants	26,037 00	Due banks and bankers	38,508 44
Loans on other securities (grain, etc.)	15,782 00	Other liabilities	15,037 50
Loans on personal security (including overdrafts)	454,227 26		
Money on hand	58,099 20		
Due from banks and bankers	106,107 95		
Furniture and fixtures	1,500 00		
Interest accrued	21,943 20		
Total resources	\$1,003,950 92	Total liabilities	\$1,003,950 92

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. B. Alvord	200 shares.	F. P. Ryland	250 shares.
L. Lion	314 shares.	G. W. Rutherford	400 shares.
B. D. Murphy	242 shares.	J. Rich	445 shares.
J. Malarin	25 shares.	Ed. Williams	500 shares.
C. T. Ryland	500 shares.		

Total number of shares held by the Directors is 2,876 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$17,919 85	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$191,784 72	\$335,000 00
Monterey	43,214 14	80,000 00
Santa Cruz	8,837 50	12,000 00
Los Angeles	1,547 60	10,000 00
Fresno	28,333 32	40,000 00
State of Nevada	8,994 93	20,000 00
Totals	\$282,712 21	\$497,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Gilroy City bonds	\$4,000 00	\$4,000 00	\$4,000 00
Los Angeles City bonds	3,000 00	3,000 00	3,000 00
Eureka Warehouse stock	22,150 00	2,397 25	4,000 00
San Luis Water Company stock	15,000 00	9,475 00	12,000 00
Hall's Valley District bonds	750 00	750 00	750 00
Totals	\$44,900 00	\$19,622 25	\$23,750 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
50 shares San José Gas Company's stock	\$5,000 00	\$800 00	\$2,500 00
750 shares Shasta Lumber Company's stock	37,500 00	9,000 00	22,500 00
55 shares San José Water Company's stock	5,500 00	3,337 00	5,000 00
United States bond	100 00	100 00	125 00
821 shares Hollister Water Company's stock	82,100 00	11,500 00	16,420 00
2,150 shares Paul O. Burns Wine Company's stock	2,150 00	600 00	1,720 00
10 shares Los Gatos Manufacturing Company's stock	1,000 00	500 00	750 00
70 shares San José Safe Deposit Bank stock	7,000 00	200 00	2,450 00
Totals	\$140,350 00	\$26,037 00	\$51,525 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$15,782 00	\$38,480 67

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Commercial and Savings Bank of San José, doing business at San José, County of Santa Clara, on the nineteenth day of July, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$46,397 35	Capital paid up	\$300,000 00
Invested in stocks and bonds...	23,442 53	Reserve fund	160,000 00
Loans on real estate	333,370 13	Due depositors	374,359 46
Loans on personal security	400,584 41	Due banks and bankers	15,144 44
Money on hand	28,620 84	Interest collected	1,879 23
Due from banks and bankers	14,036 18	Rents, exchange, etc.	93 25
Furniture, fixtures, etc.	3,000 00	Dividends unpaid	7,260 00
Expenses, taxes, etc.	307 75	Profit and loss	14,062 84
Other assets	23,131 60	Other liabilities	1 57
Total resources	\$872,800 79	Total liabilities	\$872,800 79

SAN JOSÉ, July 20, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA,
County of Santa Clara. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Commercial and Savings Bank of San José, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

HENRY B. ALVORD, Vice-President.
THOS. F. MORRISON, Cashier.

Subscribed and sworn to before me, this twentieth day of July, 1886.

WM. F. WHITE,
Bank Commissioner.

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Commercial and Savings Bank of San José, doing business at San José, County of Santa Clara, on the twenty-first day of July, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$26,717 68	Capital paid up.....	\$300,000 00
Invested in stocks, bonds, and warrants	20,692 35	Reserve fund.....	170,000 00
Loans on real estate	273,717 28	Due depositors	463,982 90
Loans on stocks and bonds.....	25,400 00	Due banks and bankers	36,193 61
Loans on other securities (grain, etc.)	39,310 30	Interest collected.....	996 93
Loans on personal security.....	426,204 23	Rents, exchange, etc.....	61 60
Money on hand	42,786 98	Dividends unpaid.....	4,111 50
Due from banks and bankers.....	119,918 89	Profit and loss	22,408 38
Furniture, fixtures, etc.....	1,500 00	Other liabilities.....	733 74
Expenses, taxes, etc.....	297 75		
Other assets	21,943 20		
Total resources	\$998,488 66	Total liabilities.....	\$998,488 66

SAN JOSÉ, July 22, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Santa Clara. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Commercial and Savings Bank of San José, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

B. D. MURPHY, President.
HENRY B. ALVORD, Vice-President.
F. P. RYLAND, Cashier.

Subscribed and sworn to before me, this twenty-second day of July, 1887.

WM. F. WHITE,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

In the Town of San José, Santa Clara County, there are three banks under the charge of the Commission, as follows: The Commercial and Savings Bank, which is wholly a commercial bank, the Bank of San José, and San José Safe Deposit Bank of Savings. In the Town of Santa Clara, three miles from San José, is located the Bank of Santa Clara County, also under the charge of this Commission. The location of these four banks is too well known to make any comment from us interesting. It is enough to say, that for beauty of location, richness of soil, healthiness of climate, and educational advantages, Santa Clara County is not surpassed by any section of the State, and we believe by very few sections within the United States. It is claimed that San José and the Town of Santa Clara, taken together, have a population of twenty-five thousand inhabitants. The banks have always, thus far, been well and carefully managed. The San José Safe Deposit Bank of Savings is, comparatively speaking, a new institution, promising well to its shareholders. Each of the three other banks has proved to be a financial success, handsomely rewarding its shareholders.

SEMI-ANNUAL REPORT OF THE

BANK OF DIXON.

[Incorporated October 30, 1873.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

S. G. LITTLE, President.

(Office hours: 9 A. M. to 3 P. M.)

J. H. RICE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,000 00	Capital paid in coin	\$223,100 00
Real estate taken for debt	21,418 03	Reserve fund and profit and loss	38,000 00
Loans on real estate	189,671 49	Due depositors	96,290 53
Loans on personal security (including overdrafts)	191,645 40	Due banks and bankers	65,716 81
Money on hand	10,618 10	Other liabilities	11,155 00
Furniture and fixtures	1,000 00		
Interest accrued	12,909 32		
Total resources	\$434,262 34	Total liabilities	\$434,262 34

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$223,100; the total amount actually paid in coin by stockholders for capital stock is \$223,100. The total number of shares of stock issued is 2,231; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. G. Little	190 shares.	J. S. Garnett	100 shares.
H. Peterson	204 shares.	J. M. Dudley	50 shares.
H. Rohwer	150 shares.	A. C. Hazelton	80 shares.
J. S. Mayes	100 shares.		

Total number of shares held by the Directors is ----- 874 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$21,418 03	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$137,068 34	\$200,000 00
Colusa	50,953 15	100,000 00
Yolo	1,650 00	2,500 00
Totals	\$189,671 49	\$302,500 00

SEMI-ANNUAL REPORT OF THE

BANK OF DIXON.

[Incorporated October 30, 1873.]

Showing its Financial Condition on the morning of July —, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

S. G. LITTLE, President.

J. H. RICE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,000 00	Capital paid in coin	\$223,100 00
Real estate taken for debt	21,418 03	Reserve fund and profit and loss	38,800 00
Loans on real estate	185,494 45	Due depositors	119,268 59
Loans on personal security (including overdrafts)	225,471 96	Due banks and bankers	70,060 12
Money on hand	2,920 73	Other liabilities	11,155 00
Furniture and fixtures	1,000 00		
Interest accrued	19,078 54		
Total resources	\$462,383 71	Total liabilities	\$462,383 71

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$223,100; the total amount actually paid in coin by stockholders for capital stock is \$223,100. The total number of shares of stock issued is 2,231; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. G. Little	190 shares.	J. S. Garnett	100 shares.
H. Peterson	204 shares.	J. M. Dudley	50 shares.
H. Rohwer	150 shares.	A. C. Hazelton	80 shares.
J. S. Mayes	100 shares.		

Total number of shares held by the Directors is 874 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$21,418 03	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$133,891 30	\$200,000 00
Colusa	49,953 15	100,000 00
Yolo	1,650 00	2,500 00
Totals	\$185,494 45	\$302,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Dixon, doing business at Dixon, County of Solano, on the twelfth day of May, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$7,000 00	Capital paid up.....	\$223,100 00
Other real estate.....	21,418 03	Reserve fund.....	38,000 00
Loans on real estate.....	185,594 45	Due depositors.....	102,985 95
Loans on personal security.....	187,738 40	Due banks and bankers.....	59,804 61
Money on hand.....	13,556 95	Rents, exchange, etc.....	63 91
Furniture, fixtures, etc.....	1,000 00		
Expenses, taxes, etc.....	1,546 75		
Other assets.....	6,099 89		
Total resources.....	\$423,954 47	Total liabilities.....	\$423,954 47

Dixon, May 13, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Solano. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Dixon, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

J. H. RICE, Cashier.

Subscribed and sworn to before me, this thirteenth day of May, 1887.

W. W. MORELAND,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Bank of Dixon is located in Dixon, Solano County. This is a prosperous farming district, which is all the remark we are able to make on the location, as the bank did not comply with our request to furnish us with the necessary data. The bank seems well managed, and has done well financially.

SEMI-ANNUAL REPORT OF THE

BANK OF EAST SAN BERNARDINO VALLEY—LUGONIA.

[Incorporated March 5, 1887.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

F. P. MORRISON, President.

JOHN W. WILSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate and water.	\$3,300 00	Capital paid in coin	\$20,000 00
Loans on stocks, bonds, and warrants	8,575 00	Reserve fund and profit and loss	374 48
Loans on personal security (including overdrafts)	22,292 34	Due depositors	35,636 30
Money on hand	5,015 89	Due banks and bankers	213 67
Due from banks and bankers	14,048 53		
Furniture and fixtures	2,335 93		
Expenses and taxes	656 76		
Total resources	\$56,224 45	Total liabilities	\$56,224 45

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

F. P. Morrison	201 shares.	J. S. Edwards	25 shares.
Geo. H. Cook	50 shares.	F. Hinkley	10 shares.
A. L. Park	50 shares.	Geo. H. Craft	5 shares.
H. L. Drew	25 shares.		
Total number of shares held by the Directors is		366 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$3,300 00	\$7,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
20 shares Crafton Water Company	\$100 00	\$1,200 00	\$2,000 00
25 shares Bank of East San Bernardino Valley ..	100 00	1,000 00	1,000 00
50 shares Bank of East San Bernardino Valley ..	100 00	2,000 00	2,000 00
126 shares Redlands, Lugonia, and Crafton Water Company	100 00	4,075 00	6,300 00
6 shares Redlands, Lugonia, and Crafton Water Company	100 00	300 00	300 00
Totals		\$8,575 00	\$11,600 00

SEMI-ANNUAL REPORT OF THE

EAST SIDE BANK—LOS ANGELES.

[Incorporated November 6, 1886.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

WM. VICKREY, President.

URI EMBODY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$2,800 00	Capital paid in coin	\$10,000 00
Loans on personal security (in- cluding overdrafts).....	49,869 68	Due depositors.....	73,390 98
Money on hand	10,543 23	Other liabilities.....	159 38
Due from banks and bankers....	16,217 67		
Furniture and fixtures	1,277 61		
Expenses and taxes	748 65		
Other assets	2,093 52		
Total resources.....	\$83,550 36	Total liabilities.....	\$83,550 36

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$10,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

F. C. Howes.....	50 shares.	Wm. Vickrey.....	50 shares.
C. W. Earl.....	20 shares.	Uri Embody.....	80 shares.
Thos. Meredith.....	50 shares.		
Total number of shares held by the Directors is		250 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$2,800 00	\$7,500 00

SEMI-ANNUAL REPORT OF THE

BANK OF ESCONDIDO.

[Incorporated December 27, 1886.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

W. W. THOMAS, President.

J. H. ANDERSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,045 59	Capital paid in coin	\$20,000 00
Loans on real estate	5,260 26	Reserve fund and profit and loss	652 60
Loans on other securities (grain, etc.)	5,083 40	Due depositors	32,625 75
Loans on personal security (including overdrafts)	9,541 30		
Money on hand	4,113 95		
Due from banks and bankers	16,851 61		
Furniture and fixtures	1,432 95		
Expenses and taxes	949 29		
Total resources	\$53,278 35	Total liabilities	\$53,278 35

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. Thomas	200 shares.	C. C. Watson	100 shares.
J. H. Anderson	150 shares.	P. A. Graham	50 shares.
A. K. Cravath	100 shares.	J. Gruendike	50 shares.

Total number of shares held by the Directors is 650 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$5,260 26	\$15,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Collateral notes	\$5,083 40	\$10,800 00

SEMI-ANNUAL REPORT OF THE

FARMERS' BANK OF WHEATLAND.

[Incorporated October 22, 1874.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 8 A. M. to 4 P. M.)

J. M. C. JASPER, President.

WM. LUMBARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,463 30	Capital paid in coin	\$38,375 00
County warrants	435 05	Reserve fund and profit and loss	5,583 75
Loans on real estate	32,797 64	Due depositors	56,184 72
Loans on stocks, bonds, and warrants	1,481 37	Due banks and bankers	18,611 90
Loans on personal security (including overdrafts)	62,336 54	Other liabilities	2,942 41
Money on hand	14,791 84		
Furniture and fixtures	733 70		
Expenses and taxes	2,658 34		
Total resources	\$121,697 78	Total liabilities	\$121,697 78

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$153,500; the total amount actually paid in coin by stockholders for capital stock is \$38,375. The total number of shares of stock issued is 1,535; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. W. Oakley	218 shares.	Daniel Fraser	83 shares.
S. D. Wood	70 shares.	J. M. C. Jasper	98 shares.
H. Roddan	80 shares.		

Total number of shares held by the Directors is 549 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba	\$27,019 94	\$93,200 00
Nevada	3,500 00	5,000 00
Placer	777 70	1,500 00
Hancock, Iowa	500 00	800 00
Kossuth, Iowa	1,000 00	1,600 00
Totals	\$32,797 64	\$102,100 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Yuba County warrants	\$435 05	\$435 05	\$435 05

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Wheatland Mill Company stock	\$1,800 00	\$1,481 37	\$1,800 00

SEMI-ANNUAL REPORT OF THE

FARMERS' BANK OF WHEATLAND.

[Incorporated October 22, 1874.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

J. M. C. JASPER, President.

WM. LUMBARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,463 30	Capital paid in coin	\$38,375 00
Loans on real estate	38,318 36	Reserve fund and profit and loss	5,572 82
Loans on stocks, bonds, and warrants	1,000 00	Due depositors	49,577 69
Loans on personal security (including overdrafts)	66,456 82	Due banks and bankers	27,834 21
Money on hand	9,628 15	Other liabilities	2,160 48
Furniture and fixtures	733 70		
Expenses and taxes	919 87		
Total resources	\$123,520 20	Total liabilities	\$123,520 20

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$153,500; the total amount actually paid in coin by stockholders for capital stock is \$38,375. The total number of shares of stock issued is 1,535; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. W. Oakley	218 shares.	Daniel Fraser	83 shares.
S. D. Wood	70 shares.	J. M. C. Jasper	98 shares.
H. Roddan	80 shares.		

Total number of shares held by the Directors is 549 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba	\$30,040 66	\$95,000 00
Nevada	3,500 00	5,000 00
Placer	3,277 70	20,000 00
Hancock, Iowa	500 00	800 00
Kossuth, Iowa	1,000 00	1,600 00
Totals	\$38,318 26	\$122,400 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Wheatland Mill Company's stock	\$1,500 00	\$1,000 00	\$1,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers' Bank of Wheatland, doing business at Wheatland, County of Yuba, on the twenty-eighth day of January, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,463 30	Capital paid up.....	\$38,375 00
Invested in stocks, bonds, and warrants	134 25	Due depositors	50,126 13
Loans on real estate.....	33,318 36	Due banks and bankers	20,227 94
Loans on stocks and bonds.....	1,481 37	Interest collected.....	539 25
Loans on personal security.....	64,218 24	Rents, exchange, etc.....	6 70
Money on hand	8,740 17	Profit and loss	5,867 82
Furniture, fixtures, etc.....	733 70		
Expenses, taxes, etc.....	53 45		
Total resources	\$115,142 84	Total liabilities	\$115,142 84

WHEATLAND, January 28, 1887.

To the Hon. GEO. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Yuba. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Farmers' Bank of Wheatland, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

J. M. C. JASPER, President.
WM. LUMBARD, Cashier.

Subscribed and sworn to before me, this twenty-eighth day of January, 1887.

WM. F. WHITE,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Farmers' Bank of Wheatland is located in the small Town of Wheatland, in Yuba County. This section is a fine farming district. It produces good wheat and fruits of many kinds, and also hops, and is a good wool growing district. The bank has met with some reverses, and cannot therefore be considered a financial success, though under its present management its outlook for the future is good.

SEMI-ANNUAL REPORT OF THE

FARMERS' EXCHANGE BANK OF SAN BERNARDINO.

[Incorporated May 16, 1881.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 4 P. M.)

H. L. DREW, President.

E. H. MORSE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,167 57	Capital paid in coin	\$50,000 00
County warrants	1,876 65	Reserve fund and profit and loss	55,544 62
Loans on real estate	48,839 56	Due depositors	357,888 37
Loans on stocks, bonds, and warrants	15,100 00	Due banks and bankers	299 78
Loans on other securities (grain, etc.)	12,131 65		
Loans on personal security (including overdrafts)	222,404 02		
Money on hand	53,980 11		
Due from banks and bankers	97,171 03		
Furniture and fixtures	1,520 79		
Interest accrued	6,497 42		
Other assets	43 97		
Total resources	\$463,732 77	Total liabilities	\$463,732 77

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. L. Drew	171 shares.	John Anderson	34 $\frac{1}{2}$ shares.
Richard Gird	137 shares.	E. Kurtz	34 $\frac{1}{2}$ shares.
E. H. Morse	55 shares.	M. Byrne	30 shares.
W. S. Lapraix	34 $\frac{1}{2}$ shares.		
Total number of shares held by the Directors is		495 $\frac{3}{4}$ shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$5,297 53	\$20,000 00
San Bernardino	43,542 03	120,000 00
Totals	\$48,839 56	\$140,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
3,000 shares San Bernardino Ice Company	\$5 00	\$650 00	\$6,000 00
140 shares North Fork	100 00	450 00	4,620 00
405 shares Bear Valley	100 00	7,500 00	36,450 00
70 shares Colton Land and Water Company	100 00	2,100 00	35,000 00
37 $\frac{1}{2}$ shares Lysle Creek Water Company	100 00	4,400 00	5,575 00
Totals	\$405 00	\$15,100 00	\$87,645 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
6,379 sacks wheat	\$7,526 90	\$8,000 00
8,175 sacks barley	4,350 00	7,300 00
171 cases honey	254 75	400 00
Totals	\$12,131 65	\$15,700 00

Description of the "Other Assets."	Amount on Books.	Market Value.
Gold dust.....	\$22 55	\$24 00
Mutilated coin.....	21 42	22 00
Totals	\$43 97	\$46 00

SEMI-ANNUAL REPORT OF THE

FARMERS' EXCHANGE BANK OF SAN BERNARDINO.

[Incorporated May 16, 1881.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

H. L. DREW, President. E. H. MORSE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$10,000 00	Capital paid in coin.....	\$50,000 00
County warrants	2,786 18	Reserve fund and profit and loss	61,941 30
Loans on real estate.....	91,183 16	Due depositors	580,830 96
Loans on stocks, bonds, and warrants	33,005 00	Due banks and bankers	19,523 34
Loans on other securities (grain, etc.)	315,030 02	Other liabilities	13,178 75
Money on hand	141,907 07		
Due from banks and bankers.....	120,875 17		
Interest accrued.....	10,214 69		
Other assets	473 06		
Total resources	\$725,474 35	Total liabilities	\$725,474 35

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. L. Drew.....	175½ shares.	M. Byrne	30 shares.
R. Gird.....	179½ shares.	John Anderson	34½ shares.
E. H. Morse	55 shares.	C. Kurtz	34½ shares.

Total number of shares held by the Directors is.....508½ shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$91,183 16	\$310,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
700 shares Banning Land Company	\$200 00	\$11,600 00	\$24,500 00
182 shares Arrow Head Hot Springs Hotel Company	100 00	6,000 00	18,200 00
8 shares Meeks & Daly Water Company	100 00	150 00	400 00
United States bond, 4 per cent.	1,000 00	700 00	1,280 00
50 shares Electric Light and Power Company ..	100 00	2,500 00	2,500 00
70 shares Colton Land and Water Company ..	100 00	2,100 00	2,800 00
35 shares Etiwanda Water Company	100 00	4,150 00	5,250 00
59 shares Bear Valley Land and Water Com- pany	100 00	2,805 00	22,500 00
130 shares North Fork Water Company	100 00	3,000 00	6,500 00
Totals	\$1,900 00	\$33,005 00	\$83,930 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.	Market Value.
Gold dust and mutilated coin	\$473 06	\$482 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers' Exchange Bank, doing business at San Bernardino, County of San Bernardino, on the eleventh day of October, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,167 57	Capital paid up	\$50,000 00
Invested in stocks, bonds, and warrants	5,958 84	Reserve fund	34,000 00
Loans on real estate	45,991 79	Due depositors	239,608 39
Loans on stocks and bonds	22,900 10	Due banks and bankers	929 99
Loans on other securities (grain, etc.)	10,703 13	Interest collected	1,936 16
Loans on personal security	155,999 26	Rents, exchange, etc.	423 71
Money on hand	31,494 47	Profit and loss	10,410 70
Due from banks and bankers	56,702 82	Other liabilities	78 55
Furniture, fixtures, etc.	1,520 79		
Expenses, taxes, etc.	1,786 63		
Other assets	162 10		
Total resources	\$337,387 50	Total liabilities	\$337,387 50

SAN BERNARDINO, October 12, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of San Bernardino. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Farmers' Exchange Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

E. H. MORSE, Cashier.

Subscribed and sworn to before me, this twelfth day of October, 1886.

A. W. POTTS,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

FARMERS' AND MECHANICS' BANK OF HEALDSBURG.

[Incorporated September 1, 1877.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

E. H. BARNES, President.

R. H. WARFIELD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid in coin	\$82,960 00
Real estate taken for debt	53,168 71	Reserve fund and profit and loss	8,265 89
Loans on real estate	35,550 00	Due depositors	51,339 51
Loans on personal security (including overdrafts)	62,996 18	Due banks and bankers	37,275 85
Money on hand	10,199 49		
Due from banks and bankers	8,926 87		
Total resources	\$179,841 25	Total liabilities	\$179,841 25

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$134,000; the total amount actually paid in coin by stockholders for capital stock is \$82,960. The total number of shares of stock issued is 1,341; the amount paid up on each share of stock is \$61 86.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. H. Barnes	137 shares.	G. T. Miller	25 shares.
A. B. Nalley	100 shares.	R. Powell	50 shares.
L. A. Norton	215 shares.	E. Hamilton	100 shares.
R. H. Warfield	87 shares.		

Total number of shares held by the Directors is 714 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$53,168 71	\$55,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$35,550 00	\$140,000 00

SEMI-ANNUAL REPORT OF THE
FARMERS' AND MECHANICS' BANK OF HEALDSBURG.

[Incorporated September 1, 1877.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

E. H. BARNES, President.

R. H. WARFIELD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid in coin	\$82,960 00
Real estate taken for debt	53,335 72	Reserve fund and profit and loss	1,907 18
Loans on real estate	27,957 60	Due depositors	52,497 87
Loans on personal security (including overdrafts)	61,670 17	Due banks and bankers	25,806 90
Money on hand	10,711 48		
Due from banks and bankers	496 98		
Total resources	\$163,171 95	Total liabilities	\$163,171 95

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$134,100; the total amount actually paid in coin by stockholders for capital stock is \$82,960. The total number of shares of stock issued is 1,341; the amount paid up on each share of stock is \$61 86. The names of the Directors, and number of shares of stock held by each, are as follows:

E. H. Barnes	137 shares.	Geo. T. Miller	25 shares.
A. B. Nalley	100 shares.	R. Powell	50 shares.
L. A. Norton	215 shares.	E. Hamilton	100 shares.
R. H. Warfield	87 shares.		
Total number of shares held by the Directors is		714 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$53,335 72	\$55,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$27,957 60	\$125,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers' and Mechanics' Bank, doing business at Healdsburg, County of Sonoma, on the thirty-first day of March, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid up	\$82,960 00
Other real estate	53,271 22	Reserve fund	2,329 68
Loans on real estate	27,957 60	Due depositors	37,126 25
Loans on personal security	58,941 37	Due banks and bankers	34,704 37
Money on hand	8,610 14	Interest collected	1,775 50
Due from banks and bankers	827 24	Rents, exchange, etc.	359 55
Expenses, taxes, etc.	647 78		
Total resources	\$159,255 35	Total liabilities	\$159,255 35

HEALDSBURG, April 1, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Sonoma. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Farmers' and Mechanics' Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

R. H. WARFIELD, Cashier.

Subscribed and sworn to before me, this first day of April, 1887.

A. W. POTTS,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

FARMERS' AND MERCHANTS' BANK OF LOS ANGELES.

[Incorporated February 12, 1871.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

ISAIAS W. HELLMAN, President.

JNO. MILNER, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$14,037 35	Capital paid in coin	\$200,000 00
United States bonds	306,625 87	Reserve fund and profit and loss	530,304 75
Miscellaneous bonds and stocks	178,161 46	Due depositors	3,170,277 56
State and county warrants	38,335 42	Other liabilities	2,545 00
Loans on real estate	190,600 00		
Loans on stocks, bonds, and warrants	210,000 00		
Loans on other securities (grain, etc.)	18,555 00		
Loans on personal security (including overdrafts)	1,224,130 51		
Money on hand	766,427 40		
Due from banks and bankers	820,254 30		
Furniture and fixtures	6,000 00		
Call loans	130,000 00		
Total resources	\$3,903,127 31	Total liabilities	\$3,903,127 31

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 200; the amount paid up on each share of stock is \$1,000.

The names of the Directors, and number of shares of stock held by each, are as follows:

Isaias W. Hellman	87 shares.	L. C. Goodwin	9 shares.
O. W. Childs	34 shares.	C. E. Thom.	4 shares.
Philip Garnier	13 shares.	José Mascarel	4 shares.
Jas. B. Lankersheim	11 shares.	J. S. Griffin	4 shares.
C. Ducommun	10 shares.		

Total number of shares held by the Directors is 176 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$7,037 35	\$20,000 00
San Diego	7,000 00	10,000 00
Totals	\$14,037 35	\$30,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$190,600 00	\$380,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds.....	\$233,450 00	\$291,845 87	\$296,845 87
United States $4\frac{1}{2}$ per cent bonds.....	13,150 00	14,780 00	14,780 00
Los Angeles County bonds.....	149,000 00	149,941 46	155,000 00
Southern Pacific Railroad bonds.....	500 00	500 00	500 00
Spring Valley Water Company bonds.....	3,000 00	3,720 00	3,720 00
Los Angeles County and State warrants.....	38,335 42	38,335 42	38,335 42
Other stocks and bonds.....	24,000 00	24,000 00	24,000 00
Totals.....	\$461,435 42	\$523,122 75	\$533,181 29

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Stocks and bonds.....	\$210,000 00	\$300,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for barley and wheat.....	\$18,555 00	\$30,000 00

SEMI-ANNUAL REPORT OF THE

FARMERS' AND MERCHANTS' BANK OF LOS ANGELES.

[Incorporated February 12, 1871.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

ISAIAS W. HELLMAN, President.

JOHN MILNER, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt....	\$2,370 75	Capital paid in coin.....	\$500,000 00
United States bonds.....	300,597 37	Reserve fund and profit and loss.....	522,896 66
Miscellaneous bonds and stocks.....	182,791 46	Due depositors.....	3,658,581 47
County warrants.....	8,925 61	Other liabilities.....	9,145 00
Loans on real estate.....	391,415 00		
Loans on stocks, bonds, and warrants.....	237,756 50		
Loans on other securities (grain, etc.).....	3,125 00		
Loans on personal security (including overdrafts).....	1,599,514 12		
Money on hand.....	1,006,447 81		
Due from banks and bankers.....	720,669 51		
Furniture and fixtures.....	7,010 00		
Call loans.....	230,000 00		
Total resources.....	\$4,690,623 13	Total liabilities.....	\$4,690,623 13

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$1,000.

The names of the Directors, and number of shares of stock held by each, are as follows:

I. W. Hellman	217½ shares.	L. C. Goodwin	22½ shares.
O. W. Childs	85 shares.	C. E. Thom	10 shares.
Philip Garnier	32½ shares.	José Mascarel	10 shares.
J. B. Lankersheim	27½ shares.	J. S. Griffin	10 shares.
C. Ducommun	25 shares.		
Total number of shares held by the Directors is		440 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$2,370 75	\$15,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$391,415 00	\$600,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$230,650 00	\$288,097 37	\$295,000 00
United States 4½ per cent bonds	11,150 00	12,500 00	12,500 00
Los Angeles County bonds	152,000 00	153,026 46	158,000 00
Spring Valley Waterworks bonds	3,000 00	3,720 00	3,720 00
West Shore Railroad Company's bonds	2,000 00	2,045 00	2,045 00
State and county warrants	8,925 61	8,925 61	9,000 00
Sundry stocks	24,000 00	24,000 00	24,000 00
Totals	\$431,725 61	\$492,314 44	\$504,265 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sundry stocks and bonds	\$237,756 50	\$300,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for barley	\$3,125 00	\$3,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers' and Merchants' Bank, doing business at City and County of Los Angeles, on the sixteenth day of October, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants.....	\$521,732 30	Capital paid up.....	\$200,000 00
Loans on real estate.....	214,787 74	Reserve fund.....	450,000 00
Loans on stocks and bonds..	183,285 22	Due depositors.....	2,638,139 82
Loans on other securities (grain, etc.).....	10,850 42	Interest collected.....	39,253 62
Loans on personal security..	1,102,023 95	Rents, exchange, etc.....	2,129 21
Money on hand.....	756,793 12	Dividends unpaid.....	2,545 00
Due from banks and bankers..	451,242 61	Profit and loss.....	13,665 23
Furniture, fixtures, etc.....	6,000 00		
Expenses, taxes, etc.....	9,017 52		
Other assets (call loans).....	90,000 00		
Total resources.....	\$3,345,732 88	Total liabilities.....	\$3,345,732 88

LOS ANGELES, October 19, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Los Angeles. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Farmers' and Merchants' Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

ISAIAS W. HELLMAN, President.
JOHN MILNER, Secretary.

Subscribed and sworn to before me, this eighteenth day of October, 1886.

WM F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

FARMERS' SAVINGS BANK—LAKEPORT.

[Incorporated December 14, 1874.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

H. C. BOGGS, President.

J. W. MACKALL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$65,020 00
County warrants	994 13	Due depositors	114,357 99
Loans on real estate	89,839 74	Due banks and bankers	3,867 66
Loans on other securities (grain, etc.)	1,000 00	Other liabilities—surplus	31,258 07
Loans on personal security (in- cluding overdrafts)	42,235 65		
Money on hand	37,313 13		
Due from banks and bankers	9,379 38		
Furniture and fixtures	1,887 25		
Interest accrued	16,854 44		
Total resources	\$214,503 72	Total liabilities	\$214,503 72

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$65,020. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$65 02. The names of the Directors, and number of shares of stock held by each, are as follows:

H. C. Boggs	497 shares.	L. H. Boggs	10 shares.
E. G. Young	213 shares.	D. V. Thompson	5 shares.
George Tucker	12 shares.	J. W. Mackall	5 shares.

Total number of shares held by the Directors is 742 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake	\$89,839 74	\$270,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Lake County warrants	\$994 13	\$994 13	\$994 13

AMOUNT LOANED ON OTHER SECURITIES.

Description of other Securities.	Amount Loaned.	Value of Securities.
Chattel mortgage, printing press, L. B. D.	\$1,000 00	\$2,000 00

SEMI-ANNUAL REPORT OF THE

FARMERS' SAVINGS BANK—LAKEPORT.

[Incorporated December 14, 1874.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

H. C. BOGGS, President.

J. W. MACKALL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$65,020 00
Loans on real estate	85,519 39	Reserve fund and profit and loss	33,717 07
Loans on other securities (grain, etc.)	1,000 00	Due depositors	125,540 56
Loans on personal security (including overdrafts)	41,243 27		
Money on hand	45,496 54		
Due from banks and bankers	18,248 25		
Furniture and fixtures	1,887 25		
Interest accrued	15,882 93		
Total resources	\$224,277 63	Total liabilities	\$224,277 63

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$65,020. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$65 02.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. C. Boggs	557 shares.	L. H. Boggs	10 shares.
E. G. Young	213 shares.	J. W. Byrnes	4 shares.
Geo. Tucker	12 shares.	J. W. Mackall	6 shares.
D. V. Thompson	5 shares.		
Total number of shares held by the Directors is		807 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Lake	\$83,571 52
Solano	1,947 87
Total	\$85,519 39

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Chattel mortgage Lakeport "Democrat"	\$1,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers' Savings Bank, doing business at Lakeport, County of Lake, on the twenty-fourth day of June, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin.....	\$65,920 00
Loans on real estate	85,519 39	Due depositors	114,625 17
Loans on personal security	41,865 83	Interest collected.....	998 07
Money on hand	35,232 29	Rents, exchange, etc.	181 38
Due from banks and bankers.....	17,910 84	Profit and loss.....	17,425 28
Furniture, fixtures, etc.....	1,887 25		
Expenses, taxes, etc.....	834 30		
Total resources.....	\$198,249 90	Total liabilities.....	\$198,249 90

LAKEPORT, June 25, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

W. W. MORELAND,
Bank Commissioner.

STATE OF CALIFORNIA, }
County of Lake. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Farmers' Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

J. W. MACKALL, Cashier.

Subscribed and sworn to before me, this twenty-fifth day of June, 1887.

W. W. MORELAND,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Farmers' Savings Bank is located in Lakeport, the county seat of Lake County. Lakeport is beautifully located on Clear Lake, one of the most charming sheets of water in the State. The town has about one thousand inhabitants, and cast a vote of two hundred and fifty at the last election. It is about one hundred miles from San Francisco, and has no rail or water communication with any outside market; yet its valley lands are highly valued by its people, and are held at from sixty to one hundred dollars per acre. The mountain or grazing lands can be had at from three dollars to fifteen per acre. This section was once famous for its dairy products. Farming for home consumption pays well, and so does stock raising generally.

This bank is not, in fact, a savings bank, but a commercial bank. It is remarkably well managed, and has paid its shareholders handsomely on the capital invested ever since its organization.

SEMI-ANNUAL REPORT OF THE

FARMERS' BANK OF FRESNO.

[Incorporated March 8, 1882.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

LEWIS LEACH, President.

W. W. PHILLIPS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,850 00	Capital paid in coin.....	\$100,000 00
County warrants	2,924 40	Reserve fund and profit and	
Loans on real estate.....	101,902 94	loss	17,785 35
Loans on stocks, bonds, and		Due depositors	230,861 40
warrants	6,165 43	Other liabilities.....	10,586 00
Loans on other securities (grain,			
etc.)	53,132 00		
Loans on personal security (in-			
cluding overdrafts).....	137,116 12		
Money on hand	22,995 30		
Due from banks and bankers...	7,050 52		
Furniture and fixtures	1,800 00		
Interest accrued.....	10,586 00		
Expenses and taxes	7,710 04		
Total resources.....	\$359,232 75	Total liabilities.....	\$359,232 75

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is —; the amount paid up on each share of stock is \$—.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. Kutner.....	235 shares.	Lewis Leach.....	30 shares.
W. W. Phillips	150 shares.	Alex. Goldstein.....	10 shares.
W. L. Graves	110 shares.		

Total number of shares held by the Directors is 535 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$101,902 94	\$200,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
30 shares Grangers' Bank stock.....	\$3,000 00	\$1,500 00	} \$6,300 00
210 shares Fresno Gas Company stock.....	4,200 00	4,515 43	
School warrants.....	200 00	150 00	
Totals	\$7,400 00	\$6,165 43	\$6,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, wheat and barley	\$53,132 00	\$63,750 00

SEMI-ANNUAL REPORT OF THE

FARMERS' BANK OF FRESNO.

[Incorporated March 8, 1882.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

LEWIS LEACH, President.

W. W. PHILLIPS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$18,000 00	Capital paid in coin	\$100,000 00
County warrants	465 84	Reserve fund and profit and loss	27,065 97
Loans on real estate	113,413 09	Due depositors	278,376 92
Loans on stocks, bonds, and warrants	3,500 00	Other liabilities	12,000 00
Loans on other securities (grain, 'etc.)	6,470 00		
Loans on personal security (including overdrafts)	184,958 03		
Money on hand	34,356 85		
Due from banks and bankers	38,057 56		
Furniture and fixtures	1,800 00		
Interest accrued	12,000 00		
Expenses and taxes	4,138 64		
Other assets	282 88		
Total resources	\$417,442 89	Total liabilities	\$417,442 89

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. Kutner	440 shares.	Lewis Leach	60 shares.
W. W. Phillips	280 shares.	Alex. Goldstein	20 shares.
W. L. Graves	205 shares.		

Total number of shares held by the Directors is 1,005 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$113,413 09	\$250,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
70 shares Fresno Gaslight stock	\$1,400 00	\$2,000 00	\$2,400 00
30 shares Grangers' Bank stock	3,000 00	1,500 00	3,000 00
Totals	\$4,400 00	\$3,500 00	\$5,400 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$6,470 00	\$8,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers' Bank of Fresno, doing business at Fresno, County of Fresno, on the twenty-seventh day of October, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,850 00	Capital paid up	\$100,000 00
Loans on real estate	91,641 61	Due depositors	275,838 59
Loans on stocks and bonds	3,540 00	Interest collected	10,148 05
Loans on other securities (grain, etc.)	70,327 29	Rents, exchange, etc.	2,003 46
Loans on personal security	138,856 68	Profit and loss	5,000 00
Money on hand	29,718 98		
Due from banks and bankers	39,403 69		
Furniture, fixtures, etc.	1,800 00		
Expenses, taxes, etc.	4,851 85		
Other assets	5,000 00		
Total resources	\$392,990 10	Total liabilities	\$392,990 10

FRESNO, October 28, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

WM. F. WHITE,
Bank Commissioner.

STATE OF CALIFORNIA, }
County of Fresno. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Farmers' Bank of Fresno, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

LEWIS LEACH, President.
W. W. PHILLIPS, Cashier.

Subscribed and sworn to before me, this twenty-eighth day of October, 1886.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

GRANGERS' BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated April 27, 1874.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

A. D. LOGAN, President.

A. MONTPELLIER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$125,738 95	Capital paid in coin	\$625,560 00
Miscellaneous bonds and stocks	7,052 50	Reserve fund and profit and loss	26,669 89
Loans on real estate	174,325 00	Due depositors	361,754 81
Loans on stocks, bonds, and warrants	31,625 00	Other liabilities	540,782 80
Loans on other securities (grain, etc.)	881,200 49		
Loans on personal security (including overdrafts)	175,044 50		
Money on hand	148,623 79		
Due from banks and bankers	5,597 27		
Furniture and fixtures	4,500 00		
Other assets	1,060 00		
Total resources	\$1,554,767 50	Total liabilities	\$1,554,767 50

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$625,560. The total number of shares of stock issued is 10,000; the amount paid up on stock is \$600,000 on 10,000 shares, and full paid, \$25,560.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. D. Logan	2263 shares.	T. E. Tynan	26 shares.
H. J. Lewelling	296 shares.	T. McConnell	120 shares.
Uriah Wood	266 shares.	H. M. La Rue	37 shares.
Seneca Ewer	100 shares.	J. C. Steele	174 shares.
Daniel Meyer	200 shares.	J. H. Gardiner	53 shares.
C. S. Cressey	45 shares.		

Total number of shares held by the Directors is 3,580 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte	\$102,470 02	\$120,000 00
Colusa	18,275 64	22,500 00
Alameda	4,993 29	6,000 00
Totals	\$125,738 95	\$148,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$5,000 00	\$12,000 00
Butte	32,600 00	50,000 00
Colusa	10,000 00	20,000 00
Monterey	9,000 00	12,000 00
Merced	5,000 00	15,000 00
Napa	2,325 00	10,000 00
Santa Cruz	5,500 00	10,000 00
Solano	21,500 00	35,000 00
San Joaquin	2,400 00	7,500 00
Stanislaus	63,000 00	120,000 00
Tehama	18,000 00	25,000 00
Totals	\$174,325 00	\$316,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bank stock	\$2,250 00	\$2,220 00	\$2,250 00
Grangers' Business Association	5,950 00	4,832 50	5,000 00
Totals	\$8,200 00	\$7,052 50	\$7,250 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sundry bank and other corporate stock	\$50,000 00	\$31,625 00	\$50,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts on wheat, barley, and other grain, grain sacks and other merchandise	\$881,200 49	\$1,200,000 00
Description of the "Other Assets."	Amount on Books.	
Seat in the San Francisco Produce Exchange	\$1,000 00	

SEMI-ANNUAL REPORT OF THE

GRANGERS' BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated April 27, 1874.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

A. D. LOGAN, President.

A. MONTPELLIER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$129,853 97	Capital paid in coin	\$624,160 00
Loans on real estate	180,625 00	Reserve fund and profit and loss	27,381 40
Loans on stocks, bonds, and warrants	59,500 00	Due depositors	649,050 02
Loans on other securities (grain, etc.)	485,295 62	Other liabilities	31,103 48
Loans on personal security (including overdrafts)	315,825 00		
Money on hand	134,117 70		
Due from banks and bankers	9,348 62		
Furniture and fixtures	4,500 00		
Expenses and taxes	12,628 99		
Total resources	\$1,331,694 90	Total liabilities	\$1,331,694 90

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$624,160. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. D. Logan	2,263 shares.	T. E. Tynan	26 shares.
H. J. Lewelling	296 shares.	T. McConnell	120 shares.
U. Wood	266 shares.	H. M. La Rue	37 shares.
S. Ewer	100 shares.	J. C. Steele	174 shares.
Daniel Meyer	200 shares.	J. H. Gardiner	53 shares.
C. J. Cressey	45 shares.		

Total number of shares held by the Directors is 3,580 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte	\$106,360 00	\$125,000 00
Colusa	18,613 97	25,000 00
Alameda	4,880 00	6,000 00
Totals	\$129,853 97	\$156,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$5,000 00	\$12,000 00
Butte	23,000 00	40,000 00
Colusa	1,100 00	3,000 00
Fresno	10,000 00	20,000 00
Monterey	14,000 00	22,000 00
Merced	4,500 00	15,000 00
Napa	2,100 00	10,000 00
Santa Cruz	8,425 00	20,000 00
San Luis Obispo	1,000 00	5,000 00
Solano	15,000 00	30,000 00
Stanislaus	66,000 00	150,000 00
Tulare	12,500 00	25,000 00
Tehama	18,000 00	25,000 00
Totals	\$180,625 00	\$377,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sundry bank and other corporate stocks	\$90,000 00	\$59,500 00	\$90,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (wheat, barley, and other grain)	\$450,000 00	\$700,000 00
Grain sacks, wool, and general merchandise	35,295 62	50,000 00
Totals	\$485,295 62	\$750,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Grangers' Bank of California, doing business at City and County of San Francisco, on the sixth day of December, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$126,628 25	Capital paid up	\$625,560 00
Loans on real estate	196,175 74	Reserve fund	12,677 39
Loans on stocks and bonds	34,617 82	Due depositors	338,285 37
Loans on other securities (grain, etc.)	931,152 17	Due banks and bankers	620,334 14
Loans on personal security	185,852 16	Interest collected	52,396 30
Money on hand	99,514 76	Rents, exchange, etc.	1,462 53
Due from banks and bankers	19,592 59	Dividends unpaid	2,426 45
Furniture, fixtures, etc.	5,500 00	Profit and loss	351 00
Expenses, taxes, etc.	23,400 29		
Other assets	1,000 00		
Total resources	\$1,653,493 78	Total liabilities	\$1,653,493 78

SAN FRANCISCO, December 9, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Grangers' Bank of California, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

A. MONTELLIER, Cashier and Manager.
F. McMULLEN, Secretary.

Subscribed and sworn to before me, this seventh day of December, 1886.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF
THE BANK OF GILROY.

[Incorporated June 5, 1871.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 4 P. M.)

L. A. WHITEHURST, President.

GEORGE E. HERSEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$122 52	Capital paid in coin	\$68,000 00
County warrants	1,750 27	Reserve fund and profit and loss	12,013 51
Loans on real estate	76,447 07	Due depositors	92,093 61
Loans on stocks, bonds, and warrants	944 60	Other liabilities	3,400 00
Loans on other securities (grain, etc.)	2,493 00		
Loans on personal security (including overdrafts)	60,365 79		
Money on hand	12,698 93		
Due from banks and bankers	9,745 58		
Furniture and fixtures	1,000 00		
Interest accrued	9,939 36		
Total resources	\$175,507 12	Total liabilities	\$175,507 12

DETAILS.

The amount of capital stock is \$136,000; the amount subscribed is \$68,000; the total amount actually paid in coin by stockholders for capital stock is \$68,000. The total number of shares of stock issued is 1,360; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. N. Steuben	100 shares.	D. Wood	100 shares.
J. H. Ellis	200 shares.	L. A. Whitehurst	122 shares.
M. Lennon	40 shares.		

Total number of shares held by the Directors is 562 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$122 52	\$300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$36,247 07	\$66,600 00
San Benito	4,000 00	8,000 00
Tulare	36,200 00	76,500 00
Totals	\$76,447 07	\$151,100 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
School orders	\$944 61	\$944 61

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
County warrants	\$1,750 27	\$1,750 27

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts	\$2,493 00	\$5,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF GILROY.

[Incorporated June 5, 1871.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

L. A. WHITEHURST, President.

GEO. E. HERSEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,675 00	Capital paid in coin	\$68,000 00
Real estate taken for debt	122 52	Reserve fund and profit and loss	13,496 22
Loans on real estate	32,367 07	Due depositors	131,088 24
Loans on personal security (including overdrafts)	101,658 70	Other liabilities	3,412 50
Money on hand	17,605 52		
Due from banks and bankers	51,898 40		
Furniture and fixtures	1,000 00		
Interest accrued	7,669 75		
Total resources	\$215,993 96	Total liabilities	\$215,993 96

DETAILS.

The amount of capital stock is \$136,000; the amount subscribed is \$68,000; the total amount actually paid in coin by stockholders for capital stock is \$68,000. The total number of shares of stock issued is 1,360; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Ellis	200 shares.	M. Lennon	40 shares.
W. N. Steuben	150 shares.	H. Willson	50 shares.
L. A. Whitehurst	122 shares.		

Total number of shares held by the Directors is 562 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$122 52	\$150 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$17,987 07	\$35,800 00
San Benito	4,000 00	8,000 00
Tulare.....	10,380 00	22,000 00
Totals	\$32,367 07	\$65,800 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Gilroy, doing business at Gilroy, County of Santa Clara, on the twentieth day of April, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,675 00	Capital paid up.....	\$68,000 00
Other real estate.....	122 52	Reserve fund.....	12,063 51
Loans on real estate.....	39,188 74	Due depositors.....	114,433 50
Loans on stocks and bonds.....	3,400 00	Rents, exchange, etc.....	98 96
Loans on other securities (grain, etc.)	1,205 25	Dividends unpaid	12 50
Loans on personal security.....	80,725 47		
Money on hand	16,992 65		
Due from banks and bankers.....	42,240 90		
Furniture, fixtures, etc.....	1,000 00		
Expenses, taxes, etc.....	1,109 73		
Other assets.....	4,948 21		
Total resources.....	\$194,608 47	Total liabilities.....	\$194,608 47

GILROY, April 21, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
A. W. POTTS,
Bank Commissioner.

STATE OF CALIFORNIA. }
County of Santa Clara. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Gilroy, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

L. A. WHITEHURST, President.
GEO. E. HERSEY, Cashier.

Subscribed and sworn to before me, this twenty-first day of April, 1887.

WM. F. WHITE,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Bank of Gilroy is located in Gilroy, Santa Clara County. This section of Santa Clara County has a reputation for fine dairy products, and also for wheat and other grain crops. The charges for freighting is three dollars per ton. Land is held at from fifty dollars to one hundred dollars per acre. The town claims a population of about two thousand. The bank is conducted in an unexceptionably good manner in all respects, and results have been fully satisfactory to shareholders as to profits made.

SEMI-ANNUAL REPORT OF THE

BANK OF HANFORD.

[Incorporated April 11, 1887.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

E. JACOB, President.

S. E. BIDDLE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$4,480 00	Capital paid in coin.....	\$40,000 00
Loans on other securities (grain, etc.).....	125 00	Reserve fund and profit and loss.....	435 79
Loans on personal security (in- cluding overdrafts).....	29,451 67	Due depositors.....	35,291 77
Money on hand.....	13,229 20	Other liabilities—Exchange...	130 84
Due from banks and bankers...	25,506 98		
Furniture and fixtures.....	1,757 57		
Interest accrued.....	440 03		
Expenses and taxes.....	867 95		
Total resources.....	\$75,858 40	Total liabilities'.....	\$75,858 40

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$40,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Jacob.....	100 shares.	C. Railsback.....	25 shares.
J. E. Rawlins.....	50 shares.	S. E. Biddle.....	65 shares.
D. Rhoads.....	50 shares.		

Total number of shares held by the Directors is 290 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare.....	\$4,480 00	\$13,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
2,548 pounds alfalfa seed in warehouse.....	\$125 00	\$165 00
Approved indorsed notes.....	28,386 43	28,386 43
Totals.....	\$28,511 43	\$28,551 43

SEMI-ANNUAL REPORT OF THE
BANK OF HEALDSBURG.

[Incorporated June 13, 1874.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

H. M. WILLSON, President.

JOHN D. HASSETT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$20,866 41	Capital paid in coin	\$85,600 00
Loans on real estate	126,918 80	Reserve fund and profit and loss	12,472 58
Loans on stocks, bonds, and warrants	994 00	Due depositors	104,159 08
Loans on personal security (including overdrafts)	74,494 20	Due banks and bankers	34,200 12
Money on hand	7,805 91	Other liabilities	22 50
Due from banks and bankers	402 43		
Furniture and fixtures	2,500 00		
Expenses and taxes	988 60		
Other assets	1,483 93		
Total resources	\$236,454 28	Total liabilities	\$236,454 28

DETAILS.

The amount of capital stock is \$85,600; the amount subscribed is \$85,600; the total amount actually paid in coin by stockholders for capital stock is \$85,600. The total number of shares of stock issued is 856; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. M. Willson	50 shares.	A. H. Stites	10 shares.
J. D. Hassett	87 shares.	J. R. Grant	133 shares.
S. Cohn	40 shares.		

Total number of shares held by the Directors is 320 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma and Mendocino	\$20,866 41	\$24,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$126,918 80	\$285,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
County school orders discounted	\$994 00	\$994 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.	Market Value.
550 head of sheep.....	\$1,483 93	\$2,125 00

SEMI-ANNUAL REPORT OF THE
BANK OF HEALDSBURG.

[Incorporated June 13, 1874.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

H. M. WILLSON, President.

(Office hours: — A. M. to — P. M.)

SAMUEL COHN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$28,388 07	Capital paid in coin	\$85,600 00
Loans on real estate	130,876 05	Reserve fund and profit and loss	13,708 56
Loans on other securities (grain, etc.)	61,342 72	Due depositors	111,209 68
Money on hand	7,418 78	Due banks and bankers	22,004 44
Due from banks and bankers	534 46	Other liabilities	22 50
Furniture and fixtures	2,500 00		
Other assets	1,485 10		
Total resources	\$232,545 18	Total liabilities	\$232,545 18

DETAILS.

The amount of capital stock is \$85,600; the amount subscribed is \$85,600; the total amount actually paid in coin by stockholders for capital stock is \$85,600. The total number of shares of stock issued is 856; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. M. Willson	50 shares.	J. R. Grant	133 shares.
Samuel Cohn	40 shares.	A. H. Stites	10 shares.

Total number of shares held by the Directors is 233 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma and Mendocino	\$28,388 07	\$33,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$130,876 05	\$257,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.	Market Value.
1,073 head of sheep	\$1,485 10	\$2,146 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Healdsburg, doing business at Healdsburg, County of Sonoma, on the thirtieth day of March, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$20,866 41	Capital paid up	\$85,600 00
Loans on real estate	132,322 84	Reserve fund	10,000 00
Loans on personal security	66,729 54	Due depositors	89,821 68
Money on hand	10,020 68	Due banks and bankers	51,335 16
Due from banks and bankers	2,264 36	Interest collected	603 94
Furniture, fixtures, etc.	2,500 00	Dividends unpaid	242 50
Expenses, taxes, etc.	1,935 30	Profit and loss	519 78
Other assets	1,483 93		
Total resources	\$238,123 06	Total liabilities	\$238,123 06

HEALDSBURG, March 31, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Sonoma. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Healdsburg, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. M. WILLSON, President.
JOHN WALLACE WILSON, Assistant Cashier.

Subscribed and sworn to before me, this thirty-first day of March, 1887.

WM. F. WHITE,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Bank of Healdsburg and the Farmers' and Mechanics' Bank are both located in the Town of Healdsburg. This town is the center of a very fine farming section of Sonoma County, seventy miles from San Francisco. The surrounding valley land is claimed to be choice fruit and hop land, and the hills are well adapted to the raising of grapes, on which there are already many fine vineyards. In this section of Sonoma County are also to be found fine grazing lands, where sheep farming is pursued with considerable profit. Healdsburg has a population of some two thousand, and its vote at the last election was about five hundred. As usual in California, the freight charges are much too high. Two banks for this section seems to be one too many, yet they seem to have paid their shareholders reasonably well on the investments made.

SEMI-ANNUAL REPORT OF
THE BANK OF HOLLISTER.

[Incorporated October 21, 1873.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 4 P. M.)

T. S. HAWKINS, President.

T. W. HAWKINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$8,000 00	Capital paid in coin	\$250,000 00
Real estate taken for debt	4,000 00	Reserve fund and profit and loss	67,615 98
County warrants and school orders	550 57	Due depositors	291,343 06
Loans on real estate	201,042 12	Due banks and bankers	7,385 65
Loans on stocks, bonds, and warrants	5,408 80		
Loans on other securities (grain, etc.)	85,832 70		
Loans on personal security (including overdrafts)	277,544 78		
Money on hand	31,965 72		
Furniture and fixtures	2,000 00		
Total resources	\$616,344 69	Total liabilities	\$616,344 69

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. S. Hawkins	376 shares.	N. C. Briggs	176 shares.
Uriah Wood	313½ shares.	Thomas Flint	35 shares.
L. A. Whitehurst	275 shares.		
Total number of shares held by the Directors is			1,175½ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Benito	\$4,000 00	\$4,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito	\$201,042 12	\$280,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
School orders of San Benito County	\$550 57	\$550 57	\$550 57

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
School orders of San Benito County	\$4,500 00	\$3,808 80	\$4,500 00
Stock of Bank of Hollister	10,000 00	1,000 00	13,000 00
Stock of Hollister Gas Company	875 00	600 00	875 00
Totals	\$15,375 00	\$5,408 80	\$18,375 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts—wheat, barley, and hay	\$84,782 70	\$100,000 00
Time certificate of deposit, Bank of Hollister	1,050 00	1,100 00
Totals	\$85,832 70	\$101,100 00

SEMI-ANNUAL REPORT OF THE
BANK OF HOLLISTER.

[Incorporated October 21, 1873.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

T. S. HAWKINS, President.

(Office hours: — A. M. to — P. M.)

T. W. HAWKINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$8,000 00	Capital paid in coin	\$250,000 00
Loans on real estate	212,843 80	Reserve fund and profit and loss	55,564 55
Loans on other securities (grain, etc.)	19,900 00	Due depositors	227,954 52
Loans on personal security (including overdrafts)	245,803 49	Other liabilities	20,491 97
Money on hand	23,382 85		
Due from banks and bankers ..	39,951 21		
Furniture and fixtures	2,000 00		
Expenses and taxes	2,129 69		
Total resources	\$554,011 04	Total liabilities	\$554,011 04

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. S. Hawkins	366 shares.	N. C. Briggs	176 shares.
U. Wood	313½ shares.	Thos. Flint	35 shares.
L. A. Whitehurst	275 shares.		

Total number of shares held by the Directors is 1,165½ shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito	\$222,368 52	\$340,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$17,850 00	\$22,000 00
Time certificates of deposit, Bank of Hollister	2,050 00	3,000 00
Totals	\$19,900 00	\$25,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Hollister, doing business at Hollister, County of San Benito, on the nineteenth day of April, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$8,000 00	Capital paid up	\$250,000 00
Loans on real estate	215,681 48	Reserve fund	30,000 00
Loans on stocks and bonds	3,100 00	Due depositors	234,258 93
Loans on other securities (grain, etc.)	99,781 10	Due banks and bankers	433 99
Loans on personal security	200,606 10	Interest collected	13,592 70
Money on hand	21,778 24	Rents, exchange, etc.	269 35
Due from banks and bankers	1,436 88	Profit and loss	25,180 98
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	1,352 15		
Total resources	\$553,735 95	Total liabilities	\$553,735 95

HOLLISTER, April 20, 1887.

To the Hon. GEORGE A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of San Benito. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Hollister, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

T. S. HAWKINS, President.
T. W. HAWKINS, Cashier.

Subscribed and sworn to before me, this twentieth day of April, 1887.

WM. F. WHITE,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Bank of Hollister is located in the Town of Hollister, San Benito County. This is the center of the beautiful and fertile Valley of San Juan. It is famous for its fruit crops and stock raising. Hollister is about ninety-four miles by rail from San Francisco. The charge for freighting is three dollars per ton. Land is held at from twenty-five to seventy-five dollars per acre. The population of Hollister is about eighteen hundred, and its vote at the last election was about five hundred. The bank has always been well managed, and is a decided financial success. More than half its present capital came from its earnings, besides paying its shareholders, in dividends, ten per cent per annum.

SEMI-ANNUAL REPORT OF THE
HUMBOLDT COUNTY BANK—EUREKA.

[Incorporated February 27, 1873.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

J. W. HENDERSON, President.

W. M. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$13,864 85	Capital paid in coin	\$60,000 00
Loans on real estate	112,227 10	Reserve fund and profit and loss	52,785 43
Loans on stocks, bonds, and warrants	3,844 70	Due depositors	229,581 78
Loans on personal security (including overdrafts)	68,759 78	Other liabilities	50 00
Money on hand	61,303 39		
Due from banks and bankers	52,483 10		
Furniture and fixtures	1,569 00		
Interest accrued	13,194 02		
Other assets	15,171 27		
Total resources	\$342,417 21	Total liabilities	\$342,417 21

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Henderson	120 shares.	Josiah Bell	225 shares.
H. H. Buhne	206 shares.	Edward Everding	20 shares.
W. M. Huntoon	180 shares.	J. Russ	120 shares.
I. Cullberg	20 shares.	Thos. Walsh	200 shares.
D. R. Jones	50 shares.		

Total number of shares held by the Directors is 1,141 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$13,864 85	\$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt	\$112,227 10	\$149,636 10

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Eureka and Trinidad Railroad Company stock, 81 shares	\$8,100 00	\$3,844 70	\$8,100 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.	Market Value.
Gold dust.....	\$502 83	\$502 83
School orders.....	6,965 26	6,965 26
Time drafts in Bank of California.....	7,703 18	7,703 18
Totals.....	\$15,171 27	\$15,171 27

SEMI-ANNUAL REPORT OF THE

HUMBOLDT COUNTY BANK—EUREKA.

[Incorporated February 27, 1873.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

J. W. HENDERSON, President.

ED. EVERDING, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$2,500 00	Capital paid in coin.....	\$60,000 00
Loans on real estate.....	175,847 70	Reserve fund and profit and loss.....	55,792 39
Loans on personal security (including overdrafts).....	85,326 25	Due depositors.....	334,731 12
Money on hand.....	61,005 90	Due banks and bankers.....	1,687 22
Due from banks and bankers.....	113,404 22	Other liabilities.....	720 75
Furniture and fixtures.....	1,000 00		
Interest accrued.....	13,303 04		
Gold dust.....	544 37		
Total resources.....	\$452,931 48	Total liabilities.....	\$452,931 48

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Henderson.....	145 shares.	N. Bullock.....	8 shares.
H. H. Buhne.....	206 shares.	D. Zononi.....	60 shares.
J. Bell.....	125 shares.	S. W. McFarland.....	30 shares.
W. W. Huntoon.....	10 shares.	E. Everding.....	20 shares.

Total number of shares held by the Directors is 604 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt.....	\$2,500 00	\$2,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt.....	\$175,847 70	\$234,463 60

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Humboldt County Bank, doing business at Eureka, County of Humboldt, on the twenty-eighth day of July, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$2,500 00	Capital paid up.....	\$60,000 00
Loans on real estate.....	202,269 70	Due depositors.....	376,522 41
Loans on personal security.....	70,103 53	Interest collected.....	1,854 42
Money on hand.....	91,850 37	Rents, exchange, etc.....	207 73
Due from banks and bankers.....	113,584 48	Profit and loss.....	42,494 19
Furniture, fixtures, etc.....	1,000 00	Other liabilities.....	850 75
Expenses, taxes, etc.....	77 05		
Other assets.....	544 37		
Total resources.....	\$481,929 50	Total liabilities.....	\$481,929 50

EUREKA, July 28, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

W. W. MORELAND,
Bank Commissioner.

STATE OF CALIFORNIA,
County of Humboldt. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Humboldt County Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

ED. EVERDING, Cashier.

Subscribed and sworn to before me, this twenty-eighth day of July, 1887.

W. W. MORELAND,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Humboldt County Bank is located in Eureka, Humboldt County. It has a population of nearly seven thousand, and cast a vote at the last election of about one thousand. It is the center of the largest redwood district in California. The land when cleared is like that of Mendocino, easily converted into good grazing land, which is also good for farming purposes. The dairy business is found very profitable in this section. The great export production of Humboldt County is redwood lumber of all varieties, which brings it business and wealth. Farming land is held at from fifteen to seventy-five dollars per acre, and timber land at from five to one hundred dollars per acre. The bank is carefully managed, and has paid its shareholders over ten per cent per annum on their investment since the day of its organization.

SEMI-ANNUAL REPORT OF THE

KERN VALLEY BANK—BAKERSFIELD.

[Incorporated February 24, 1874.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9:30 A. M. to 4 P. M.)

SOLOMON JEWETT, President.

H. A. BLODGET, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,500 00	Capital paid in coin	\$53,000 00
Real estate taken for debt	15,572 51	Reserve fund and profit and loss	39,736 06
County warrants	10,332 77	Due depositors	158,401 60
Loans on real estate	38,282 00	Other liabilities	1,400 00
Loans on personal security (including overdrafts)	114,572 88		
Money on hand	18,945 46		
Due from banks and bankers	43,085 69		
Furniture and fixtures	2,000 00		
Interest accrued	4,539 69		
Expenses and taxes	1,014 27		
Other assets	1,692 39		
Total resources	\$252,537 66	Total liabilities	\$252,537 66

DETAILS.

The amount of capital stock is \$53,000; the amount subscribed is \$53,000; the total amount actually paid in coin by stockholders for capital stock is \$53,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$106.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. Jewett	68 shares.	H. Hirshfeld	2 shares.
H. Hughes	140 shares.	A. Weill	3 shares.
H. A. Blodget	65 shares.		

Total number of shares held by the Directors is 278 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Kern	\$15,572 51	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern	\$38,282 00	\$60,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Kern County warrants	\$10,332 77	\$10,332 77	\$10,332 77

AMOUNT LOANED ON OTHER SECURITIES. .

Description of the "Other Assets."	Amount on Books.
Wood	\$300 69
Collections	1,391 70
Total	\$1,692 39

SEMI-ANNUAL REPORT OF THE

KERN VALLEY BANK—BAKERSFIELD.

[Incorporated February 24, 1874.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

SOLOMON JEWETT, President.

H. A. BLODGET, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,500 00	Capital paid in coin	\$53,000 00
Real estate taken for debt	14,572 51	Reserve fund and profit and loss	37,147 06
County warrants	529 09	Due depositors	136,511 73
Loans on real estate	56,998 00	Other liabilities	6,104 63
Loans on personal security (including overdrafts)	109,884 64		
Money on hand	24,331 53		
Due from banks and bankers	15,938 91		
Furniture and fixtures	2,000 00		
Interest accrued	3,403 52		
Expenses and taxes	1,269 65		
Other assets	1,325 57		
Total resources	\$232,763 42	Total liabilities	\$232,763 42

DETAILS.

The amount of capital stock is \$53,000; the amount subscribed is \$53,000; the total amount actually paid in coin by stockholders for capital stock is \$53,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$106.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. Jewett	68 shares.	H. Hirshfeld	2 shares.
Hiram Hughes	140 shares.	A. Weill	3 shares.
H. A. Blodget	65 shares.		

Total number of shares held by the Directors is 278 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Kern	\$14,572 51	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern	\$56,998 00	\$100,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
Kern County warrants	\$529 09	\$529 09

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Wood	\$58 44
Collections	1,267 13
Total	\$1,325 57

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Showing the Financial Condition of the Kern Valley Bank, doing business at Bakersfield, County of Kern, on the twenty-third day of October, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,500 00	Capital paid up	\$53,000 00
Other real estate	18,772 51	Reserve fund	30,000 00
Invested in stocks, bonds, and warrants	818 96	Due depositors	106,465 34
Loans on real estate	48,556 34	Interest collected	100 82
Loans on stocks and bonds	1,251 34	Rents, exchange, etc.	98 86
Loans on personal security	79,572 94	Dividends unpaid	1,400 00
Money on hand	18,206 30	Profit and loss	1,866 50
Due from banks and bankers	19,712 86		
Furniture, fixtures, etc.	2,000 00		
Other assets	1,540 27		
Total resources	\$192,931 52	Total liabilities	\$192,931 52

BAKERSFIELD, October 25, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

WM. F. WHITE,
Bank Commissioner.

STATE OF CALIFORNIA, }
County of Kern. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Kern Valley Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

SOL. JEWETT, President.
H. A. BLODGET, Cashier.
CHAS. E. JEWETT, Bookkeeper.

Subscribed and sworn to before me, this twenty-fifth day of October, 1886.

WM. F. WHITE,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Kern Valley Bank is located in Bakersfield. The land in the vicinity of Bakersfield is, in many places, rich river bottoms, suitable for the growth of alfalfa, which is there raised in large quantities, and fed to stock of all descriptions, such as horses, mules, cattle, sheep, and hogs, making the stock business very profitable. The section produces dairy produce to great advantage, and also poultry of all descriptions. The distance to San Francisco by rail is three hundred and twelve miles. The population of Bakersfield is about twelve hundred. The vote at the last election was over three hundred. The bank is well conducted, and has paid its shareholders a very handsome dividend per annum on the capital invested.

SEMI-ANNUAL REPORT OF THE
BANK OF LAKE—LAKEPORT.

[Incorporated March 10, 1874.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

FRANK D. TUNIS, President.

M. ARNOLD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid in coin	\$43,740 00
Real estate taken for debt	1,510 00	Due depositors	12,974 41
County warrants	464 46	Due banks and bankers	4,270 49
Loans on real estate	17,270 67	Other liabilities—surplus	8,057 43
Loans on personal security (including overdrafts)	28,601 91		
Money on hand	1,380 18		
Furniture and fixtures	2,000 00		
Interest accrued	5,531 48		
Other assets	3,283 63		
Total resources	\$69,042 33	Total liabilities	\$69,042 33

DETAILS.

The amount of capital stock is \$43,740; the amount subscribed is \$43,740; the total amount actually paid in coin by stockholders for capital stock is \$43,740. The total number of shares of stock issued is $437\frac{4}{10}$; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. C. Hastings	$426\frac{2}{10}$ shares.	O. McCraney	1 share.
A. Levy	1 share.	M. Arnold	1 share.
F. D. Tunis	1 share.		
Total number of shares held by the Directors is			$430\frac{2}{10}$ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Lake	\$1,510 00	\$1,510 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake	\$17,270 67	\$17,270 67

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants	\$464 46	\$464 46	\$464 46

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.	Market Value.
Steamboat.....	\$3,283 63	\$3,283 63

SEMI-ANNUAL REPORT OF THE
BANK OF LAKE—LAKEPORT.

[Incorporated March 10, 1874.]
Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.
(Office hours: — A. M. to — P. M.)

F. D. TUNIS, President. MARSHALL ARNOLD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$17,859 54	Capital paid in coin	\$43,740 00
Loans on personal security (in- cluding overdrafts)	32,370 45	Reserve fund and profit and loss	2,179 08
Money on hand	2,209 97	Due depositors	14,870 97
Furniture and fixtures	2,000 00	Due banks and bankers	1,106 80
Interest accrued	5,955 53		
Expenses and taxes	1,501 36		
Total resources.....	\$61,896 85	Total liabilities	\$61,896 85

DETAILS.

The amount of capital stock is \$43,740; the amount subscribed is \$43,740; the total amount actually paid in coin by stockholders for capital stock is \$43,740. The total number of shares of stock issued is $437\frac{20}{100}$; the amount paid up on each share of stock is \$100. The names of the Directors, and number of shares of stock held by each, are as follows.

S. C. Hastings.....	$426\frac{20}{100}$ shares.	M. Arnold	1 share.
A. Levy	1 share.	F. D. Tunis	1 share.
A. F. Tate.....	1 share.		

Total number of shares held by the Directors is..... $430\frac{20}{100}$ shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake	\$17,859 54	\$17,859 54

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Lake, doing business at Lakeport, County of Lake, on the twenty-fourth day of June, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$17,859 54	Capital paid up.....	\$43,740 00
Loans on personal security.....	33,122 96	Due depositors.....	15,525 60
Money on hand.....	2,808 91	Due banks and bankers.....	1,710 84
Furniture, fixtures, etc.....	2,000 00	Rents, exchange, etc.....	260 54
Expenses, taxes, etc.....	1,392 36		
Other assets (accrued interest).....	4,053 21		
Total resources.....	\$61,236 98	Total liabilities.....	\$61,236 98

LAKEPORT, June 25, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

W. W. MORELAND,
Bank Commissioner.

STATE OF CALIFORNIA, }
County of Lake. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Lake, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

MARSHALL ARNOLD, Cashier.

Subscribed and sworn to before me, this twenty-fifth day of June, 1887.

W. W. MORELAND,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Bank of Lake is located in Lakeport, on which we have already commented. The bank is almost wholly the property of Judge S. C. Hastings, and seems to be kept incorporated solely for his personal convenience, without any particular effort to make it a profitable enterprise. Its worthy Cashier carefully and faithfully conducts it in accordance with the views of the Judge.

SEMI-ANNUAL REPORT OF THE

BANK OF LA PORTE.

[Incorporated October, 1871.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 8 A. M. to 6 P. M.)

JOHN R. SMAILES, President.

DIXON BRABBAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$1,000 00	Capital paid in coin	\$12,500 00
Loans on real estate.....	5,202 45	Reserve fund and profit and loss	16,805 33
Loans on stocks, bonds, and warrants	5,070 20	Due depositors.....	86,131 87
Loans on other securities (grain, etc.)	17,052 39	Other liabilities	68 59
Loans on personal security (in- cluding overdrafts)	7,760 43		
Money on hand	7,411 03		
Due from banks and bankers.....	70,388 09		
Furniture and fixtures	1,000 00		
Other assets	621 20		
Total resources.....	\$115,505 79	Total liabilities	\$115,505 79

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$12,500. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Dixon Brabban.....	125 shares.	J. R. Smailes	4 shares.
E. Brabban.....	321 shares.		

Total number of shares held by the Directors is..... 450 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Plumas	\$3,202 45	\$7,000 00
Sierra	2,000 00	6,000 00
Totals	\$5,202 45	\$13,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stocks	\$12,500 00	\$5,070 20	\$12,500 00
Mining stocks	310,000 00	-----	10,000 00
Totals	\$322,500 00	\$5,070 20	\$22,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Certified checks, gold dust, and merchandise -----	\$17,052 39	\$74,121 00

SEMI-ANNUAL REPORT OF THE

BANK OF LA PORTE.

[Incorporated October, 1871.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

JOHN R. SMAILES, President.

DIXON BRABBAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises -----	\$1,000 00	Capital paid in coin -----	\$12,500 00
Loans on real estate -----	7,000 00	Reserve fund and profit and loss -----	12,548 14
Loans on other securities (grain, etc.) -----	6,901 42	Due depositors -----	48,533 82
Loans on personal security (including overdrafts) -----	13,827 28	Other liabilities -----	98 92
Money on hand -----	6,901 42		
Due from banks and bankers -----	36,121 31		
Furniture and fixtures -----	1,000 00		
Expenses and taxes -----	929 45		
Total resources -----	\$73,680 88	Total liabilities -----	\$73,680 88

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$12,500. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Dixon Brabban -----	125 shares.	J. R. Smailes -----	4 shares.
E. Brabban -----	321 shares.		

Total number of shares held by the Directors is ----- 450 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba and Butte -----	\$5,000 00	\$20,000 00
Sierra -----	2,000 00	6,000 00
Totals -----	\$7,000 00	\$26,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Certified checks, gold dust, and merchandise -----	\$6,901 42	\$36,000 00

SEMI-ANNUAL REPORT OF THE
BANK OF LIVERMORE.

[Incorporated December 11, 1885.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

THOMAS VARNEY, President.

H. H. PITCHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants.....	\$2,319 10	Capital paid in coin.....	\$100,000 00
Loans on real estate.....	85,891 50	Reserve fund and profit and loss.....	14,383 85
Loans on other securities (grain, etc.).....	6,700 00	Due depositors.....	57,865 30
Loans on personal security (in- cluding overdrafts).....	78,905 78	Due banks and bankers.....	8,996 87
Money on hand.....	3,922 97		
Due from banks and bankers....	55 85		
Furniture and fixtures.....	690 00		
Expenses and taxes.....	2,760 82		
Total resources.....	\$181,246 02	Total liabilities.....	\$181,246 02

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Thomas Varney.....	870 shares.	John Taylor.....	10 shares.
H. H. Pitcher.....	100 shares.	G. W. Langan.....	10 shares.
T. H. B. Varney.....	10 shares.		

Total number of shares held by the Directors is.....1,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$83,541 50	\$201,000 00
Contra Costa.....	2,350 00	7,000 00
Totals.....	\$85,891 50	\$208,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
School and road warrants.....	\$2,319 10	\$2,319 10	\$2,319 10

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Hay and grain.....	\$6,700 00	\$11,400 00

SEMI-ANNUAL REPORT OF THE
BANK OF LIVERMORE.

[Incorporated December 11, 1885.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

THOS. VARNEY, President.

H. H. PITCHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$85,719 00	Capital paid in coin.....	\$100,000 00
Loans on other securities (grain, etc.).....	7,750 00	Reserve fund and profit and loss.....	20,142 58
Loans on personal security (in- cluding overdrafts).....	86,621 00	Due depositors.....	60,899 34
Money on hand.....	4,421 59	Due banks and bankers.....	9,912 80
Furniture and fixtures.....	815 00		
Expenses and taxes.....	5,628 13		
Total resources.....	\$190,954 72	Total liabilities.....	\$190,954 72

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Thos. Varney.....	870 shares.	T. H. B. Varney.....	10 shares.
H. H. Pitcher.....	100 shares.	Joseph Taylor.....	10 shares.
G. W. Langan.....	10 shares.		

Total number of shares held by the Directors is 1,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$84,069 00	\$187,650 00
Contra Costa.....	1,650 00	3,500 00
Totals.....	\$85,719 00	\$191,150 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat and barley.....	\$7,750 00	\$10,600 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Livermore, doing business at Livermore, County of Alameda, on the sixteenth day of May, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in warrants	\$962 51	Capital paid up	\$100,000 00
Loans on real estate	86,885 94	Due depositors	55,328 09
Loans on other securities (grain, etc.)	11,965 60	Due banks and bankers	18,454 30
Loans on personal security	82,288 71	Interest collected	16,956 50
Money on hand	3,507 39	Rents, exchange, etc.	828 50
Furniture, fixtures, etc.	815 00		
Expenses, taxes, etc.	5,142 24		
Total resources	\$191,567 39	Total liabilities	\$191,567 39

LIVERMORE, May 17, 1887.

To the Hon. GEO. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA,
County of Alameda. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Livermore, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. H. PITCHER, Cashier.
A. P. CECIL, Bookkeeper.

Subscribed and sworn to before me, this seventeenth day of May, 1887.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE
LOS ANGELES COUNTY BANK—LOS ANGELES.

[Incorporated May, 1874.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

JOHN E. PLATER, President.

H. L. MACNEIL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$1,000 00	Capital paid in coin	\$100,000 00
Loans on real estate	239,727 00	Reserve fund and profit and loss	125,136 38
Loans on personal security (including overdrafts)	336,657 56	Due depositors	607,399 21
Money on hand	160,450 41	Other liabilities	2,455 60
Due from banks and bankers	96,656 22		
Furniture and fixtures	500 00		
Total resources	\$834,991 19	Total liabilities	\$834,991 19

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

John E. Plater	100 shares.	R. S. Baker	27 shares.
John A. Paxton	130 shares.	R. M. Widney	1 share.
G. W. Prescott	100 shares.	H. L. Macneil	3 shares.
J. Bixby	53 shares.		

Total number of shares held by the Directors is 414 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$1,000 00	\$4,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$119,900 00	\$310,000 00
Los Angeles	119,827 00	251,500 00
Totals	\$239,727 00	\$561,500 00

SEMI-ANNUAL REPORT OF THE
LOS ANGELES COUNTY BANK—LOS ANGELES.

[Incorporated May, 1874.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

JOHN E. PLATER, President.

GEO. H. STEWART, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$174,831 25	Capital paid in coin	\$100,000 00
Loans on personal security (including overdrafts)	505,054 49	Reserve fund and profit and loss	133,977 57
Money on hand	336,938 51	Due depositors	893,770 43
Due from banks and bankers	110,771 75	Other liabilities	348 00
Furniture and fixtures	500 00		
Total resources	\$1,128,096 00	Total liabilities	\$1,128,096 00

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

John A. Paxton	130 shares.	R. S. Baker	27 shares.
John E. Plater	100 shares.	R. Widney	1 share.
Geo. W. Prescott	100 shares.	H. L. Macneil	3 shares.
Jotham Bixby	53 shares.		
Total number of shares held by the Directors is		414 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$99,831 25	\$271,000 00
San Bernardino	75,000 00	300,000 00
Totals	\$174,831 25	\$571,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Los Angeles County Bank, doing business at City and County of Los Angeles, on the fourteenth day of October, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$1,000 00	Capital paid up.....	\$100,000 00
Loans on real estate.....	320,162 70	Reserve fund.....	100,000 00
Loans on other securities (grain, etc.)	3,850 00	Due depositors	583,796 29
Loans on personal security.....	298,386 87	Interest collected	8,019 10
Money on hand	123,070 35	Rents, exchange, etc.....	370 00
Due from banks and bankers	52,836 43	Dividends unpaid	66 00
Furniture, fixtures, etc.....	500 00	Profit and loss	10,000 00
Expenses, taxes, etc.....	5,253 27	Other liabilities	2,808 23
Total resources.....	\$805,059 62	Total liabilities.....	\$805,059 62

LOS ANGELES, October 15, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Los Angeles. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Los Angeles County Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

JOHN E. PLATER, President.
H. L. MACNEIL, Cashier.

Subscribed and sworn to before me, this fifteenth day of October, 1886.

W. W. MORELAND,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

Los Angeles County, like the other two great counties of the State—Santa Clara and Alameda—is too well known to make remarks from us interesting. The City of Los Angeles claims a population of fifty thousand inhabitants. The whole county is rich in its soil, rich in its wonderful production of fruits, and is charming almost beyond belief. Nothing but low freight charges is now needed to make it the most prosperous county of the State outside of the County of San Francisco.

NOTE.—The City of Los Angeles is now said to have a population of seventy-five thousand.

SEMI-ANNUAL REPORT OF THE

BANK OF LOS GATOS.

[Incorporated November 9, 1883.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

SAMUEL TEMPLETON, President.

A. E. WILDER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants.....	\$332 45	Capital paid in coin	\$14,750 00
Loans on real estate.....	8,061 00	Reserve fund and profit and loss.....	2,182 59
Loans on personal security (including overdrafts).....	20,252 84	Due depositors.....	40,047 48
Money on hand	6,579 15		
Due from banks and bankers.....	19,754 63		
Furniture and fixtures	2,000 00		
Total resources.....	\$56,980 07	Total liabilities.....	\$56,980 07

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$29,500; the total amount actually paid in coin by stockholders for capital stock is \$14,750. The total number of shares of stock issued is 590; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows :

Samuel Templeton.....	120 shares.	John Stanfield	130 shares.
A. G. Huggins	110 shares.	D. S. Shaw	80 shares.
Robert Walker.....	40 shares.		

Total number of shares held by the Directors is 480 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$5,061 00	\$18,000 00
Santa Cruz	2,000 00	10,000 00
King County, Washington Territory	1,000 00	3,000 00
Totals	\$8,061 00	\$31,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF LOS GATOS.

[Incorporated November 9, 1883.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

SAMUEL TEMPLETON, President.

A. E. WILDER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$12,354 00	Capital paid in coin	\$25,000 00
Loans on personal security (including overdrafts).....	33,024 78	Reserve fund and profit and loss	1,728 18
Money on hand	6,695 30	Due depositors	49,066 24
Due from banks and bankers.....	21,570 34		
Furniture and fixtures	2,150 00		
Total resources.....	\$75,794 42	Total liabilities.....	\$75,794 42

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$25,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Samuel Templeton	120 shares.	John Stanfield	130 shares.
A. G. Huggins	120 shares.	D. S. Shaw	122 shares.
Robert Walker	40 shares.		
Total number of shares held by the Directors is			532 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$9,354 00	\$28,000 00
Santa Cruz	2,000 00	10,000 00
Washington Territory	1,000 00	3,000 00
Totals	\$12,354 00	\$31,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Los Gatos, doing business at Los Gatos, County of Santa Clara, on the seventeenth day of July, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks and bonds.....	\$65 00	Capital paid up.....	\$14,750 00
Loans on real estate	8,601 00	Reserve fund	607 97
Loans on personal security	19,207 79	Due depositors	26,481 19
Money on hand	3,012 20	Interest collected	183 84
Due from banks and bankers.....	9,463 21	Rents, exchange, etc.	22 01
Furniture, fixtures, etc.....	2,000 00	Profit and loss	304 19
Total resources.....	\$42,349 20	Total liabilities	\$42,349 20

LOS GATOS, July 19, 1886.

To the Hon. E. C. MARSHALL, *Attorney-General of the State of California*:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Santa Clara. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Los Gatos, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

A. E. WILDER, Cashier.

Subscribed and sworn to before me, this nineteenth day of July, 1886.

WM. F. WHITE,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Bank of Los Gatos is located in Los Gatos, Santa Clara County, near the Santa Cruz Mountains. This is a great fruit-growing district, promising good results in the near future. It is fifty-six miles from San Francisco by rail, and the freight charge per ton is two dollars and twenty-five cents. The bank is new, and for the amount invested in capital promises a satisfactory return to shareholders.

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Los Gatos, doing business at Los Gatos, County of Santa Clara, on the eighteenth day of July, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$12,354 00	Capital paid up.....	\$25,000 00
Loans on personal security.....	32,414 20	Reserve fund.....	1,097 59
Money on hand.....	4,523 70	Due depositors.....	47,736 22
Due from banks and bankers.....	22,833 42	Interest collected.....	87 98
Furniture, fixtures, etc.....	2,150 00	Rents, exchange, etc.....	22 94
		Profit and loss.....	330 59
Total resources.....	\$74,275 32	Total liabilities.....	\$74,275 32

LOS GATOS, July 19, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Santa Clara. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Los Gatos, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

A. E. WILDER, Cashier.

Subscribed and sworn to before me, this nineteenth day of July, 1887.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

BANK OF MARTINEZ.

[Incorporated October 7, 1873.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

L. I. FISH, President.

(Office hours: 10 A. M. to 3 P. M.)

H. M. HALE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,000 00	Capital paid in coin	\$100,000 00
County warrants	12,555 12	Reserve fund and profit and	
Loans on real estate	119,762 42	loss	83,284 26
Loans on other securities (grain,		Due depositors	171,468 63
etc.)	400 00		
Loans on personal security (in-			
cluding overdrafts)	129,257 04		
Money on hand	18,474 53		
Due from banks and bankers	50,986 79		
Furniture and fixtures	1,500 00		
Interest accrued	17,816 99		
Total resources	\$354,752 89	Total liabilities	\$354,752 89

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. I. Fish	125 shares.	Simon Blum	108 shares.
B. Fernandez	100 shares.	H. M. Hale	100 shares.

Total number of shares held by the Directors is 433 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa	\$94,812 42	\$194,000 00
Tulare	24,950 00	52,000 00
Totals	\$119,762 42	\$246,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Contra Costa County warrants	\$12,555 12	\$12,555 12	\$12,555 12

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
720 bales of hay in warehouse	\$400 00	\$700 00

SEMI-ANNUAL REPORT OF THE
BANK OF MARTINEZ.

[Incorporated October 7, 1873.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

L. I. FISH, President.

H. M. HALE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,000 00	Capital paid in coin	\$100,000 00
Loans on real estate	126,169 31	Reserve fund and profit and loss	87,750 39
Loans on other securities (grain, etc.)	400 00	Due depositors	187,443 17
Loans on personal security (including overdrafts)	194,998 33	Due banks and bankers	2,349 71
Money on hand	25,451 81		
Furniture and fixtures	1,500 00		
Interest accrued	25,023 82		
Total resources	\$377,543 27	Total liabilities	\$377,543 27

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000 the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. I. Fish	125 shares.	J. H. Carothers	60 shares.
B. Fernandez	100 shares.	H. M. Hale	100 shares.
Simon Blum	108 shares.		

Total number of shares held by the Directors is..... 493 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa	\$97,579 6	\$211,600 00
Tulare	27,189 55	57,500 00
Lincoln County, Washington Territory	1,400 00	3,200 00
Totals	\$126,169 31	\$272,300 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
720 bales hay in warehouse (insured)	\$400 00	\$700 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Martinez, doing business at Martinez, County of Contra Costa, on the twenty-second day of March, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,000 00	Capital paid up.....	\$100,000 00
Invested in warrants	25 25	Reserve fund	77,234 26
Loans on real estate.....	120,055 71	Due depositors	172,953 30
Loans on personal security	171,341 59	Interest collected.....	7 59
Money on hand	28,300 41		
Due from banks and bankers.....	8,514 88		
Furniture, fixtures, etc.....	1,500 00		
Expenses, taxes, etc.....	793 70		
Other assets	15,663 61		
Total resources	\$350,195 15	Total liabilities	\$350,195 15

MARTINEZ, March 23, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Contra Costa. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Martinez, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

L. I. FISH, President.
H. M. HALE, Cashier.

Subscribed and sworn to before me, this twenty-third day of March, 1887.

WM. F. WHITE,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Bank of Martinez is located in the Town of Martinez, Contra Costa County. This town is the outlet of a fine farming district, suitable for wheat, barley, and stock raising of all descriptions, also for dairy produce and poultry. Its coal and salmon trade are also considerable. It is only thirty miles from San Francisco, and the freight charges by water are very reasonable, being never over one dollar per ton. Its population is about one thousand, and it cast a vote of about two hundred at the last election. This whole district is very healthy, and the town is beautifully located on the bay. The bank is well managed, and is a financial success, having paid its shareholders an average dividend on the capital invested of twelve per cent per annum since its organization.

SEMI-ANNUAL REPORT OF THE
MENDOCINO DISCOUNT BANK.

[Incorporated November 15, 1871.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours : — A. M. to — P. M.)

EUGENE BROWN, President.

WILLIAM HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$37,873 62	Capital paid in coin.....	\$30,000 00
Loans on stocks, bonds, and warrants.....	2,500 00	Reserve fund and profit and loss.....	5,670 65
Loans on personal security (including overdrafts).....	34,638 66	Due depositors.....	53,434 65
Money on hand.....	2,168 63	Due banks and bankers.....	18,601 40
Furniture and fixtures.....	700 00	Other liabilities (collections).....	15,552 95
Other assets.....	45,378 74		
Total resources.....	\$123,259 65	Total liabilities.....	\$123,259 65

DETAILS.

The amount of capital stock is \$30,000; the amount subscribed is \$30,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Ruel Stickney	1 share.	C. W. Denslow.....	442 shares.
Aug. Heeser	17 shares.	William Heeser.....	4 shares.
Silas Coombs	25 shares.	Eugene Brown.....	1 share.

Total number of shares held by the Directors is..... 490 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$37,873 62	\$90,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
5 shares of Mendocino Lumber Company	\$5,000 00	\$2,500 00	\$3,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Mill and coast orders on San Francisco firms forwarded to Pacific Bank for collection	\$45,378 74

SEMI-ANNUAL REPORT OF THE

MENDOCINO DISCOUNT BANK.

[Incorporated November 15, 1871.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

EUGENE BROWN, President.

WM. HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$33,907 60	Capital paid in coin	\$30,000 00
Loans on stocks, bonds, and warrants	4,678 65	Reserve fund and profit and loss	6,823 81
Loans on personal security (including overdrafts)	36,320 67	Due depositors	53,724 88
Money on hand	3,389 22	Due banks and bankers	26,830 22
Furniture and fixtures	700 00	Other liabilities	18,202 82
Other assets	56,585 59		
Total resources	\$135,581 73	Total liabilities	\$135,581 73

DETAILS.

The amount of capital stock is \$30,000; the amount subscribed is \$30,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Eugene Brown	1 share.	A. Heeser	17 shares.
W. Heeser	4 shares.	S. Coombs	25 shares.
C. W. Denslow	442 shares.	R. Stickney	1 share.

Total number of shares held by the Directors is 490 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$33,907 60	\$80,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
9 shares Mendocino Lumber Company stock ..	\$9,600 00	\$4,678 65	\$5,400 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Drafts and mill orders on San Francisco firms in Pacific Bank for collection.	\$56,585 59

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Mendocino Discount Bank, doing business at Mendocino, County of Mendocino, on the twenty-eighth day of June, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$32,800 42	Capital paid up.....	\$30,000 00
Loans on stocks.....	4,500 00	Reserve fund.....	1,993 44
Loans on personal security.....	32,867 17	Due depositors.....	51,693 11
Money on hand.....	3,991 86	Due banks and bankers.....	25,535 30
Due from banks and bankers.....	57,835 90	Interest collected.....	185 95
Furniture, fixtures, etc.....	700 00	Rents, exchange, etc.....	2,449 24
Expenses, taxes, etc.....	1,300 87	Profit and loss.....	3,677 21
		Other liabilities (collections)...	18,461 97
Total resources.....	\$133,996 22	Total liabilities.....	\$133,996 22

MENDOCINO, June 29, 1887.

To the Hon. GEORGE A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

W. W. MORELAND,
Bank Commissioner.

STATE OF CALIFORNIA, }
County of Mendocino. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Mendocino Discount Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

EUGENE BROWN, President.
WM. HEESER, Cashier.

Subscribed and sworn to before me, this twenty-ninth day of June, 1887.

W. W. MORELAND,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Bank of Mendocino and the Mendocino Discount Bank are both located in Mendocino City, Mendocino County, under one management, a town of about one thousand inhabitants, which cast a vote at the last election of one hundred and seventy-five. It is located on the seacoast in one of the finest redwood timber districts in the State. The land when cleared is found to produce the finest quality of grass for stock raising and dairy purposes. It also produces a very fine quality of potatoes and moderately good grain, as well as the hardier sort of fruits. But the manufacture of lumber in all its varieties, and shipping it to a market by sea, is the real business of the people of this section, and is generally very profitable. The savings bank is on the mutual plan, and its officers seem deservedly to enjoy the full confidence of the depositors.

SEMI-ANNUAL REPORT OF THE

MERCED BANK.

[Incorporated April 2, 1875.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

SAMUEL C. BATES, President.

FRANK HOWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid in coin	\$41,475 00
Real estate taken for debt	27,109 90	Reserve fund and profit and loss	9,546 36
Miscellaneous bonds and stocks	814 35	Due depositors	117,730 10
County warrants	1,464 48	Due banks and bankers	604 67
Loans on real estate	47,308 17		
Loans on other securities (grain, etc.)	2,055 00		
Loans on personal security (including overdrafts)	59,281 21		
Money on hand	18,266 70		
Due from banks and bankers	1,306 32		
Furniture and fixtures	1,750 00		
Total resources	\$169,356 13	Total liabilities	\$169,356 13

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$55,300; the total amount actually paid in coin by stockholders for capital stock is \$41,475. The total number of shares of stock issued is 553; the amount paid up on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

Samuel C. Bates	142½ shares.	J. R. White	24 shares.
John Ruddle	40 shares.	Thomas Price	12 shares.
J. H. Jacobs	40 shares.	John A. Perry	14 shares.
C. Landram	40 shares.		
Total number of shares held by the Directors is			312½ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno	\$26,480 27	\$30,920 00
Merced	629 63	1,600 00
Totals	\$27,109 90	\$32,520 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced and Fresno	\$47,308 17	\$85,700 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Confidence Gold Mining stock.....	\$2,000 00	\$814 35	\$1,200 00
Merced County warrants.....	1,500 00	1,464 48	1,500 00
Totals.....	\$3,500 00	\$2,278 83	\$2,700 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Hay in warehouse.....	\$2,055 00	\$4,040 00

SEMI-ANNUAL REPORT OF THE

MERCED BANK.

[Incorporated April 2, 1875.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours : — A. M. to — P. M.)

SAMUEL C. BATES, President.

FRANK HOWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$10,000 00	Capital paid in coin.....	\$41,475 00
Real estate taken for debt.....	25,619 90	Reserve fund and profit and loss.....	8,416 75
Miscellaneous bonds and stocks.....	814 35	Due depositors.....	106,354 78
County warrants.....	1,038 28	Due banks and bankers.....	4,689 53
Loans on real estate.....	47,447 99		
Loans on other securities (grain, etc.).....	2,055 00		
Loans on personal security (including overdrafts).....	62,534 83		
Money on hand.....	9,400 65		
Due from banks and bankers.....	275 06		
Furniture and fixtures.....	1,750 00		
Total resources.....	\$160,936 06	Total liabilities.....	\$160,936 06

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$55,300; the total amount actually paid in coin by stockholders for capital stock is \$41,475. The total number of shares of stock issued is 553; the amount paid up on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. C. Bates.....	142 $\frac{1}{2}$ shares.	J. R. White.....	24 shares.
John Ruddle.....	40 shares.	Thomas Price.....	12 shares.
J. H. Jacobs.....	40 shares.	J. A. Perry.....	14 shares.
C. Landram.....	40 shares.		

Total number of shares held by the Directors is.....312 $\frac{1}{2}$ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno	\$24,990 27	\$30,920 00
Merced	629 63	1,600 00
Totals	\$25,619 90	\$32,520 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced	\$47,447 99	\$101,950 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
California Gold Mining Company stock.....	\$2,000 00	\$814 35	\$1,200 00
Merced County warrants	1,200 00	1,038 28	1,200 00
Totals.....	\$3,200 00	\$1,852 63	\$2,400 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Hay in warehouse.....	\$2,055 00	\$4,700 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Merced Bank, doing business at Merced, County of Merced, on the second day of December, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid up.....	\$41,475 00
Other real estate	27,109 90	Due depositors	82,237 87
Invested in county warrants	3,695 41	Due banks and bankers	16,220 98
Loans on real estate	41,423 95	Profit and loss	9,905 66
Loans on stocks and bonds	1,104 90		
Loans on other securities (grain, etc.).....	2,055 00		
Loans on personal security	51,646 58		
Money on hand	9,039 79		
Due from banks and bankers	1,138 98		
Furniture, fixtures, etc.....	1,750 00		
Other assets	875 00		
Total resources	\$149,839 51	Total liabilities.....	\$149,839 51

MERCED, December 3, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Merced. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Merced Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

SAM'L. C. BATES, President.
FRANK HOWELL, Cashier.

Subscribed and sworn to before me, this third day of December, 1886.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE
MODESTO BANK.

[Incorporated October 28, 1878.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

A. L. CRESSEY, President.

J. R. BROUGHTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,000 00	Capital paid in coin	\$175,000 00
Real estate taken for debt	11,945 34	Reserve fund and profit and loss	149,856 38
County warrants	3,298 56	Due depositors	261,400 52
Loans on real estate	181,970 80		
Loans on other securities (grain, etc.)	67,068 00		
Loans on personal security (including overdrafts)	195,807 90		
Money on hand	83,298 72		
Due from banks and bankers	39,867 58		
Furniture and fixtures	1,000 00		
Total resources	\$586,256 90	Total liabilities	\$586,256 90

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$175,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. L. Cressey	500 shares.	Caleb Dorsey	62 shares.
Robert McHenry	388 shares.	J. R. Broughton	55 shares.
E. B. Beard	157 shares.	F. A. Cressey	50 shares.
Isaac Perkins	135 shares.		

Total number of shares held by the Directors is 1,347 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Stanislaus	\$11,945 34	\$12,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced	\$16,200 00	\$22,000 00
Stanislaus	165,770 80	260,000 00
Totals	\$181,970 80	\$282,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Stanislaus County warrants	\$3,298 56	\$3,298 56	\$3,298 56

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse	\$67,068 00	\$100,000 00

SEMI-ANNUAL REPORT OF THE

MODESTO BANK.

[Incorporated October 28, 1878.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

A. L. CRESSEY, President.

(Office hours: — A. M. to — P. M.)

J. R. BROUGHTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,000 00	Capital paid in coin	\$175,000 00
Real estate taken for debt	33,294 29	Reserve fund and profit and	
County warrants	112 25	loss	162,510 98
Loans on real estate	200,020 10	Due depositors	121,331 56
Loans on stocks, bonds, and		Due banks and bankers	3,935 91
warrants	12,289 00		
Loans on personal security (in-			
cluding overdrafts)	198,830 77		
Money on hand	15,232 04		
Furniture and fixtures	1,000 00		
Total resources	\$462,778 45	Total liabilities	\$462,778 45

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$175,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$70. The names of the Directors, and number of shares of stock held by each, are as follows:

A. L. Cressey	500 shares.	C. Dorsey	62 shares.
Robert McHenry	388 shares.	J. R. Broughton	55 shares.
E. B. Beard	157 shares.	F. A. Cressey	50 shares.
I. Perkins	135 shares.		
Total number of shares held by the Directors is		1,347 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Merced	\$17,509 97	\$19,200 00
Stanislaus	15,784 32	16,000 00
Totals	\$33,294 29	\$35,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus	\$200,020 10	\$300,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Stanislaus County warrants.....	\$112 25	\$112 25	\$112 25

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
50 shares Modesto Bank stock.....	\$3,500 00	\$5,289 00	\$7,000 00
996 shares Modesto Gas Company stock.....	19,920 00	7,000 00	14,940 00
Totals.....	\$23,420 00	\$12,289 00	\$21,940 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Modesto Bank, doing business at Modesto, County of Stanislaus, on the fourth day of December, 1886.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,000 00	Capital paid up.....	\$175,000 00
Other real estate.....	11,577 89	Reserve fund.....	78,430 00
Invested in stocks, bonds, and warrants.....	1,669 11	Due depositors.....	165,700 03
Loans on real estate.....	179,083 50	Due banks and bankers.....	3,623 97
Loans on stocks and bonds.....	16,889 00	Interest collected.....	28,701 63
Loans on other securities (grain, etc.).....	61,605 00	Rents, exchange, etc.....	373 51
Loans on personal security.....	158,530 78	Profit and loss.....	45,305 68
Money on hand.....	46,588 96		
Due from banks and bankers.....	13,221 02		
Furniture, fixtures, etc.....	1,000 00		
Expenses, taxes, etc.....	4,969 56		
Total resources.....	\$497,134 82	Total liabilities.....	\$497,134 82

MODESTO, December 4, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Stanislaus. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Modesto Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

J. R. BROUGHTON, Cashier.
FRANK A. CRESSEY, Assistant Cashier.

Subscribed and sworn to before me, this fourth day of December, 1886.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

BANK OF NAPA.

[Incorporated September 14, 1871.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

S. M. CHAPMAN, President.

C. R. GRITMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,000 00	Capital paid in coin	\$186,300 00
Real estate taken for debt	75,146 01	Reserve fund and profit and loss	61,556 14
Miscellaneous bonds and stocks	43,500 00	Due depositors	168,265 84
County warrants	2,354 52	Other liabilities	3,171 27
Loans on real estate	104,421 46		
Loans on stocks, bonds, and warrants	4,807 00		
Loans on other securities (grain, etc.)	8,268 08		
Loans on personal security (including overdrafts)	112,084 42		
Money on hand	19,312 04		
Due from banks and bankers	24,734 57		
Interest accrued	8,565 15		
Total resources	\$419,193 25	Total liabilities	\$419,193 25

DETAILS.

The amount of capital stock is \$186,300; the amount subscribed is \$186,300; the total amount actually paid in coin by stockholders for capital stock is \$186,300. The total number of shares of stock issued is 1,863; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. M. Chapman	66 shares.	J. W. Miller	10 shares.
L. Chapman	20 shares.	J. Preece	67 shares.
C. A. Derby	40 shares.	C. Robinson	30 shares.
S. Ewer	10 shares.	E. W. Robinson	10 shares.
Thomas Earl	10 shares.	D. Smith	10 shares.
S. E. Holden	12 shares.	M. Shaw	5 shares.
Wm. Locker	5 shares.	A. G. Stewart	30 shares.
J. M. Mansfield	71 shares.	N. A. Truebody	22 shares.
W. L. Maynard	10 shares.		

Total number of shares held by the Directors is 428 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated in.	Cost on Books.	Market Value.
Napa	\$71,601 47	\$79,550 00
Fresno	1,500 00	2,000 00
San Francisco	2,044 54	2,500 00
Totals	\$75,146 01	\$84,050 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$102,921 46	\$140,000 00
Lake	1,500 00	2,500 00
Totals	\$104,421 46	\$142,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Napa County $4\frac{1}{2}$ per cent bonds	\$6,000 00	\$6,000 00	\$6,135 00
500 shares Napa Valley Wine Company	50,000 00	37,500 00	37,500 00
Totals	\$56,000 00	\$43,500 00	\$43,635 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
36 shares Napa City Water Company	\$900 00	\$600 00	\$900 00
118 shares St. Helena Water Company	1,180 00	1,207 00	1,180 00
11 shares Bank of Napa	1,100 00	500 00	1,210 00
50 shares Napa City Water Company	2,450 00	1,500 00	2,570 00
12 shares Bank of Napa			
10 shares Napa Woolen Mill	1,100 00	900 00	1,110 00
1 share Bank of Napa			
Napa County school warrants, etc.	200 00	100 00	200 00
Totals	\$6,930 00	\$4,807 00	\$7,170 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Life insurance policy	\$2,244 23	\$5,000 00
Life insurance policy	500 00	1,266 00
Collateral notes	5,523 85	7,045 81
Totals	\$8,268 08	\$13,311 81

SEMI-ANNUAL REPORT OF THE

BANK OF NAPA.

[Incorporated September 14, 1871.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

S. M. CHAPMAN, President.

C. R. GRITMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises (including safe, vault, and furniture)	\$16,000 00	Capital paid in coin	\$186,300 00
Real estate taken for debt	76,116 85	Reserve fund and profit and loss	60,591 50
Miscellaneous bonds and stocks	37,500 00	Due depositors	141,874 52
County warrants	205 00	Other liabilities	2,491 12
Loans on real estate	110,464 37		
Loans on stocks, bonds, and warrants	5,655 00		
Loans on other securities (grain, etc.)	9,928 28		
Loans on personal security (including overdrafts)	101,792 09		
Money on hand	19,495 72		
Due from banks and bankers	4,022 25		
Interest accrued	10,077 58		
Total resources	\$391,257 14	Total liabilities	\$391,257 14

DETAILS.

The amount of capital stock is \$186,300; the amount subscribed is \$186,300; the total amount actually paid in coin by stockholders for capital stock is \$186,300. The total number of shares of stock issued is 1,853; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. M. Chapman	71 shares.	J. W. Miller	10 shares.
L. Chapman	20 shares.	James Preece	67 shares.
C. A. Derby	40 shares.	C. Robinson	30 shares.
S. Ewer	10 shares.	E. W. Robinson	10 shares.
Thomas Earl	10 shares.	David Smith	10 shares.
Samuel E. Holden	12 shares.	Matthew Shaw	5 shares.
William Locke	5 shares.	A. G. Stewart	30 shares.
J. M. Mansfield	74 shares.	N. A. Truebody	22 shares.
W. L. Maynard	10 shares.		

Total number of shares held by the Directors is

436 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa	\$72,572 31	\$79,550 00
Fresno	1,500 00	2,210 00
San Francisco	2,044 54	2,500 00
Totals	\$76,116 85	\$84,260 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$109,964 37	\$150,000 00
Maricopa County, Arizona	500 00	1,000 00
Totals	\$110,464 37	\$151,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
500 shares capital stock Napa Valley Wine Co..	\$50,000 00	\$37,500 00	\$37,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
12 shares capital stock Napa City Water Com- pany	\$300 00	\$275 00	\$300 00
10 shares capital stock Napa Woolen Mills	1,100 00	900 00	1,110 00
1 share capital stock The Bank of Napa	2,450 00	1,500 00	2,570 00
12 shares capital stock The Bank of Napa			
50 shares capital stock Napa City Water Com- pany			
118 shares capital stock St. Helena Water Com- pany	1,180 00	1,180 00	1,180 00
20 shares capital stock The Bank of Napa	2,000 00	1,800 00	2,200 00
Totals	\$7,030 00	\$5,655 00	\$7,360 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Life insurance policies	\$2,744 23	\$6,266 00
Collateral notes	5,784 05	7,692 15
Mortgage on growing grain (wheat)	1,400 00	4,000 00
Totals	\$9,928 28	\$17,958 15

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Napa, doing business at Napa, County of Napa, on the twenty-fourth day of February, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,000 00	Capital paid up.....	\$186,300 00
Other real estate.....	75,888 07	Reserve fund.....	52,568 42
Invested in stocks and warrants.....	37,500 49	Due depositors	145,327 52
Loans on real estate.....	96,307 01	Dividends unpaid	1,017 37
Loans on stocks and bonds.....	8,493 66		
Loans on other securities (grain, etc.)	2,244 23		
Loans on personal security.....	116,925 50		
Money on hand	23,140 93		
Due from banks and bankers.....	8,713 42		
Total resources.....	\$385,213 31	Total liabilities	\$385,213 31

NAPA, February 25, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

W. W. MORELAND,
Bank Commissioner.

STATE OF CALIFORNIA, }
County of Napa. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Napa, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

S. M. CHAPMAN, President.
C. R. GRITMAN, Cashier.

Subscribed and sworn to before me, this twenty-fifth day of February, 1887.

W. W. MORELAND,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Bank of Napa is located in the Town of Napa. It is a town of about four thousand inhabitants, and cast a vote of over seven hundred at the last general election. It is in all respects advantageously situated. It is forty-seven miles from San Francisco, with which it has water communication, and consequently low freight charges, which insures it prosperity. Land runs from twenty dollars to as high as two hundred dollars per acre. The soil and climate are both more favorable to grape and general fruit growing than to any other character of farming. The bank is financially a success, having paid its stockholders an average of over nine per cent per annum in dividends, on the capital invested, from the date of its organization.

SEMI-ANNUAL REPORT OF THE
NEVADA BANK OF SAN FRANCISCO.

[Incorporated October 4, 1875.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

J. C. FLOOD, President.

(Office hours: 10 A. M. to 3 P. M.)

D. B. DAVIDSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks.....	\$592,081 70	Capital paid in coin	\$3,000,000 00
County warrants.....	51,200 00	Reserve fund and profit and loss	1,205,056 49
Loans on real estate.....	1,341,282 03	Due depositors.....	6,077,378 82
Loans on stocks, bonds, and warrants	1,694,823 98	Due banks and bankers	3,781,532 13
Loans on other securities (grain, etc.).....	3,791,807 67	Other liabilities	759 00
Loans on personal security (including overdrafts).....	2,146,507 81		
Money on hand.....	1,535,971 44		
Due from banks and bankers.....	2,891,936 94		
Other assets.....	19,114 87		
Total resources.....	\$14,064,726 44	Total liabilities.....	\$14,064,726 44

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$3,000,000. The total number of shares of stock issued is 30,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Mackay.....	14,750 shares.	R. H. Follis	250 shares.
J. C. Flood.....	14,500 shares.	Geo. L. Brander.....	250 shares.
J. L. Flood.....	250 shares.		
Total number of shares held by the Directors is.....		30,000 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco.....	\$842,609 34
San Bernardino.....	47,935 00
San Luis Obispo	77,590 92
Contra Costa.....	101,385 35
Marin.....	52,347 45
Fresno.....	30,000 00
Napa	19,000 00
Alameda.....	7,413 97
Tulare	1,600 00
Humboldt	161,400 00
Totals	\$1,341,282 03

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
Market Street Railroad bonds	\$30,937 75
Anglo-Nevada Assurance Corporation stock	402,227 20
Nevada Warehouse and Dock Company's stock	131,738 60
Other stocks and bonds	27,178 15
Totals	\$592,081 70

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
Mining stocks—50 per cent.	\$322,700 90
Anglo-Nevada Assurance Corporation stock	335,472 50
United States bonds and warrants	261,178 52
Nevada Warehouse and Dock Company's stock	313,491 06
Market Street Cable Railroad bonds	74,120 00
Other stocks and bonds	387,861 00
Totals	\$1,694,823 98

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Wheat, grain bags, and other merchandise	\$2,862,883 60
Bills of lading for wool, coffee, flour, borax, tin plates, etc.	928,924 07
Totals	\$3,791,807 67

Description of the "Other Assets."	Amount on Books.
Exchange on foreign bills	\$19,114 87

SEMI-ANNUAL REPORT OF THE
NEVADA BANK OF SAN FRANCISCO.

[Incorporated October 4, 1875.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M to — P. M.)

JAMES C. FLOOD, President.

D. B. DAVIDSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$254,492 45	Capital paid in coin	\$3,000,000 00
County warrants	21,700 00	Reserve fund and profit and loss	1,269,155 35
Loans on real estate	844,362 80	Due depositors	7,830,299 20
Loans on stocks, bonds, and warrants	2,095,291 68	Due banks and bankers	3,368,249 71
Loans on other securities (grain, etc.)	4,570,138 88		
Loans on personal security (including overdrafts)	2,659,609 59		
Money on hand	1,589,367 32		
Due from banks and bankers	3,370,327 81		
Other assets	62,413 73		
Total resources	\$15,467,704 26	Total liabilities	\$15,467,704 26

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$3,000,000. The total number of shares of stock issued is 30,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Mackay	14,750 shares.	R. H. Follis	250 shares.
J. C. Flood	14,500 shares.	J. F. Bigelow	250 shares.
Geo. L. Brander	250 shares.		

Total number of shares held by the Directors is 30,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$630,855 80
Contra Costa	125,450 00
San Bernardino	20,000 00
Alameda	10,110 00
Sonoma	6,300 00
San Joaquin	5,000 00
Marin	46,647 00
Total	\$844,362 80

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
Anglo-Nevada Insurance Company stock	\$28,110 00
Nevada Warehouse and Dock Company stock	177,101 95
Northern Railway bonds	1,146 25
Pioneer Woolen Mills stock	18,555 00
Southern Pacific of California bonds	1,131 25
Southern Pacific of Arizona bonds	28,448 00
Total	\$254,492 45

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
Mining stocks	\$479,831 66
United States bonds	33,400 00
Anglo-Nevada Assurance Corporation	359,549 16
Nevada Warehouse and Dock Company	300,000 00
Vancouver Coal Company	170,000 00
Northern Railway bonds	118,000 00
San Francisco gas stock	48,000 00
Other stocks and bonds	586,510 86
Total	\$2,095,291 68

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Wheat, grain bags, and other merchandise	\$3,465,128 96
Wool, flour, coffee, tin plates, borax, etc.	1,105,009 92
Total	\$4,570,138 88

Description of the "Other Assets."	Amount on Books.
Exchange on foreign bills	\$62,413 73

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Nevada Bank of San Francisco, doing business at City and County of San Francisco, on the fourth day of May, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants		Capital paid up	\$3,000,000 00
Loans on real estate	\$156,749 85	Reserve fund	1,000,000 00
Loans on stocks and bonds	1,841,834 10	Due depositors	6,787,551 86
Loans on other securities (grain, etc.)	597,166 71	Due banks and bankers	2,846,782 97
Loans on personal security	3,441,623 94	Interest collected	44,275 94
Money on hand	2,889,459 12	Profit and loss	60,238 33
Due from banks and bankers	1,448,713 15		
Expenses, taxes, etc.	3,295,971 57		
Other assets	9,276 96		
	58,053 70		
Total resources	\$13,738,849 10	Total liabilities	\$13,738,849 10

SAN FRANCISCO, May 7, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
City and County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Nevada Bank of San Francisco, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

GEO. L. BRANDER, Manager.
D. B. DAVIDSON, Cashier.

Subscribed and sworn to before me, this fifth day of May, 1887.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

BANK OF ORANGE.

[Incorporated November 29, 1886.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

NOAH PALMER, President.

GEO. J. MASBAUGH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,705 22	Capital paid in coin	\$25,000 00
Loans on real estate	6,028 00	Due depositors	79,241 16
Loans on personal security (in- cluding overdrafts)	19,496 23	Other liabilities	91 13
Money on hand	17,976 14		
Due from banks and bankers	48,621 35		
Furniture and fixtures	1,653 59		
Expenses and taxes	851 76		
Total resources	\$104,332 29	Total liabilities	\$104,332 29

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$25,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. Palmer	20 shares.	W. S. Bartlett	10 shares.
D. Halliday	10 shares.	D. C. Pixley	10 shares.
N. Vanderlip	10 shares.	J. H. Arnold	10 shares.

Total number of shares held by the Directors is 70 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$6,028 00	\$15,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF ORLAND.

[Incorporated March, 1887.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

A. BURMAN, President.

(Office hours: — A. M. to — P. M.)

R. B. MURDOCH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$875 00	Capital paid in coin	\$25,000 00
Loans on personal security (including overdrafts)	20,832 42	Reserve fund and profit and loss	197 58
Money on hand	2,377 80	Due depositors	20,969 28
Due from banks and bankers ..	25,293 70	Due banks and bankers	4,711 42
Furniture and fixtures	850 00		
Expenses and taxes	649 36		
Total resources	\$50,878 28	Total liabilities	\$50,878 28

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$25,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. W. C. Nelson	200 shares.	A. Burman	200 shares.
L. Scearce	200 shares.	G. W. Murdoch	30 shares.

Total number of shares held by the Directors is 630 shares.

SEMI-ANNUAL REPORT OF THE
PACIFIC BANK—SAN FRANCISCO.

[Incorporated February, 1863.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

R. H. McDONALD, President.

S. G. MURPHY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$150,000 00	Capital paid in coin	\$1,000,000 00
Real estate taken for debt	35,656 27	Reserve fund and profit and loss	555,146 51
Miscellaneous bonds and stocks	31,414 65	Due depositors	1,108,444 48
Loans on real estate	73,134 26	Due banks and bankers	168,860 25
Loans on stocks, bonds, and warrants	209,295 00	Other liabilities	40,088 00
Loans on other securities (grain, etc.)	315,817 16		
Loans on personal security (including overdrafts)	2,008,062 84		
Money on hand	489,680 58		
Due from banks and bankers	544,839 41		
Other assets	14,639 07		
Total resources	\$3,872,539 24	Total liabilities	\$3,872,539 24

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,000,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. H. McDonald	4,690 shares.	J. M. McDonald	1,950 shares.
R. H. McDonald, Jr.	76 shares.	E. Waterhouse	20 shares.
F. V. McDonald	40 shares.	Wm. A. Grade	29 shares.
H. Mabury	326 shares.	A. K. Stevens	20 shares.
W. T. Wallace	1,130 shares.		

Total number of shares held by the Directors is 8,287 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$28,418 32	\$29,500 00
Alameda	2,120 85	4,000 00
San Mateo	4,517 10	6,000 00
Marin	600 00	600 00
Totals	\$35,656 27	\$40,100 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa	\$1,245 00	} \$140,000 00
Tehama	50,000 00	
San Francisco	18,000 00	
Michigan	800 00	
Washington Territory	3,089 26	
Totals	\$73,134 26	\$140,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Land Association stocks	\$3,582 30	} \$36,000 00
Local stocks	10,000 00	
Gas stocks	17,832 35	
Totals	\$31,414 65	\$36,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
United States bonds, bank, gas, and water stock	\$108,970 00	} \$262,000 00
San Francisco City Railroad stock	4,900 00	
Insurance and iron stocks	31,350 00	
Railroad bonds	6,800 00	
City warrants	21,500 00	
Miscellaneous stocks and bonds	35,775 00	
Totals	\$209,295 00	\$262,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain and merchandise	\$305,817 16	} \$395,000 00
Tugboat	10,000 00	
Totals	\$315,817 16	\$395,000 00

Description of the "Other Assets."	Amount on Books.	Market Value.
Collections in interior towns	\$10,007 66	\$10,007 66
Life insurance premium account	3,122 71	3,122 71
53 bales coffee bags in warehouse	1,508 70	2,000 00
Totals	\$14,639 07	\$15,130 37

SEMI-ANNUAL REPORT OF THE

PACIFIC BANK—SAN FRANCISCO.

[Incorporated February, 1863.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

R. H. McDONALD, President.

S. G. MURPHY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$150,000 00	Capital paid in coin	\$1,000,000 00
Real estate taken for debt	30,041 97	Reserve fund and profit and loss	603,841 73
Miscellaneous bonds and stocks	43,164 65	Due depositors	2,215,637 56
Loans on real estate	65,245 00	Due banks and bankers	248,193 98
Loans on stocks, bonds, and warrants	271,747 66	Other liabilities	40,136 00
Loans on other securities (grain, etc.)	109,683 84		
Loans on personal security (including overdrafts)	2,169,703 94		
Money on hand	899,173 48		
Due from banks and bankers	300,304 14		
Other assets	8,744 59		
Total resources	\$4,107,809 27	Total liabilities	\$4,107,809 27

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,000,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. H. McDonald	4,696 shares.	J. M. McDonald	1,950 shares.
R. H. McDonald, Jr.	76 shares.	C. Waterhouse	20 shares.
F. V. McDonald	40 shares.	Wm. A. Grade	29 shares.
H. Mabury	326 shares.	A. K. Stevens	20 shares.
W. T. Wallace	1,130 shares.		

Total number of shares held by the Directors is 8,287 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$21,918 32	\$22,800 00
Alameda	2,120 85	4,000 00
San Mateo	4,517 10	6,000 00
Marin	600 00	600 00
Michigan, Genesee County	885 70	885 70
Totals	\$30,041 97	\$34,285 70

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa	\$1,245 00	} \$120,000 00
Tehama	50,000 00	
San Francisco	14,000 00	
Totals	\$65,245 00	\$120,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Land Association stock	\$3,582 30	} \$45,000 00
Local stock	10,000 00	
Gas stock	29,582 35	
Totals	\$43,164 65	\$45,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
United States bonds, gas, bank, and water stocks	\$139,884 36	} \$335,000 00
San Francisco City Railroad stock	8,400 00	
Insurance and iron stocks	31,125 00	
Railroad bonds	1,800 00	
Miscellaneous stocks and bonds, etc.	90,538 30	
Totals	\$271,747 66	\$335,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain, merchandise, etc.	\$109,683 84	\$135,000 00
Description of the "Other Assets."	Amount on Books.	Market Value.
Collections	\$3,987 10	\$3,987 10
Life insurance premium account	3,206 31	3,206 31
53 bales of coffee bags in warehouse.	1,551 18	2,000 00
Totals	\$8,744 59	\$9,193 41

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Pacific Bank, doing business at City and County of San Francisco, on the twenty-ninth day of September, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$150,000 00	Capital paid up	\$1,000,000 00
Other real estate	35,056 27	Reserve fund	500,000 00
Invested in stocks and bonds	31,377 15	Due depositors	2,137,500 07
Loans on real estate	126,045 00	Due banks and bankers	162,603 11
Loans on stocks and bonds	134,450 00	Interest collected	44,559 52
Loans on other securities (grain, etc.)	434,015 14	Profit and loss	23,318 71
Loans on personal security	1,895,388 33		
Money on hand	553,970 91		
Due from banks and bankers	482,092 18		
Expenses, taxes, etc.	16,720 64		
Other assets	8,865 79		
Total resources	\$3,867,981 41	Total liabilities	\$3,867,981 41

SAN FRANCISCO, October 2, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA,
City and County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Pacific Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

R. H. McDONALD, Vice-President.
S. G. MURPHY, Cashier.

Subscribed and sworn to before me, this thirtieth day of September, 1886.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE
PETALUMA SAVINGS BANK.

[Incorporated September 7, 1870.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours : 10 A. M. to 4 P. M.)

H. T. FAIRBANKS, President.

D. B. FAIRBANKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,500 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	10,628 38	Reserve fund and profit and loss	63,248 08
Miscellaneous bonds and stocks	2,000 00	Due depositors	189,242 95
Loans on real estate	116,575 00	Due banks and bankers	18,692 17
Loans on stocks, bonds, and warrants	15,000 00		
Loans on personal security (including overdrafts)	205,414 41		
Money on hand	14,813 44		
Due from banks and bankers	251 97		
Furniture and fixtures	1,000 00		
Total resources	\$371,183 20	Total liabilities	\$371,183 20

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. T. Fairbanks	250 shares.	A. Lackey	45 shares.
J. M. Bowles	110 shares.	S. D. Towne	5 shares.
F. T. Maynard	31 shares.	W. Zartman	10 shares.
L. F. Carpenter	20 shares.	A. Schroyer	10 shares.
George Zimmerman	50 shares.		

Total number of shares held by the Directors is

531 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$10,628 38	\$10,628 38

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sonoma	\$97,875 00
Marin	17,200 00
Alameda	1,500 00
Total	\$116,575 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Zumwalt District school bonds, Colusa County.	\$2,000 00	\$2,000 00	\$2,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
50 shares Bank Sonoma County	\$5,000 00	\$5,000 00	\$5,000 00
150 shares Sonoma Water Company	1,000 00	10,000 00	15,000 00
Totals	\$20,000 00	\$15,000 00	\$20,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.	Market Value.
Overdrafts, personal security	\$73,197 80	\$73,197 80

SEMI-ANNUAL REPORT OF THE
PETALUMA SAVINGS BANK.

[Incorporated September 7, 1870.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

H. T. FAIRBANKS, President.

D. B. FAIRBANKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,500 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	11,040 98	Reserve fund and profit and loss	64,861 55
Miscellaneous bonds and stocks	1,000 00	Due depositors	192,744 83
Loans on real estate	115,575 00	Other liabilities	30 00
Loans on personal security (including overdrafts)	189,459 96		
Money on hand	16,926 53		
Due from banks and bankers	17,133 91		
Furniture and fixtures	1,000 00		
Total resources	\$357,636 38	Total liabilities	\$357,636 38

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. T. Fairbanks.....	250 shares.	A. Lackey.....	45 shares.
J. M. Bowles.....	110 shares.	S. D. Towne.....	5 shares.
F. T. Maynard.....	31 shares.	William Zartman.....	10 shares.
L. F. Carpenter.....	20 shares.	D. Walls.....	48 shares.
George Zimmerman.....	50 shares.		

Total number of shares held by the Directors is 569 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt.....	\$11,040 98	\$11,040 98

LOANS ON REAL ESTATE BY COUNTIES.

County Situated In.	Amount Loaned.
Sonoma.....	\$99,075 00
Marin.....	15,000 00
Alameda.....	1,500 00
Total	\$115,575 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Colusa County school bonds	\$1,000 00	\$1,000 00	\$1,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Petaluma Savings Bank, doing business at Petaluma, County of Sonoma, on the fifteenth day of April, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,500 00	Capital paid up.....	\$100,000 00
Other real estate.....	10,650 48	Due depositors.....	181,764 72
Invested in bonds.....	1,000 00	Interest collected.....	229 83
Loans on real estate.....	115,575 00	Dividends unpaid.....	367 50
Loans on personal security.....	186,907 90	Profit and loss.....	61,062 58
Money on hand.....	13,219 50		
Due from banks and bankers.....	9,555 75		
Furniture, fixtures, etc.....	1,000 00		
Expenses, taxes, etc.....	16 00		
Total resources.....	\$343,424 63	Total liabilities.....	\$343,424 63

PETALUMA, April 16, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Sonoma. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Petaluma Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. T. FAIRBANKS, President.

Subscribed and sworn to before me, this sixteenth day of April, 1887.

A. W. POTTS,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Petaluma Savings Bank is in fact a commercial bank, and located in the Town of Petaluma, on which we have fully commented elsewhere. The bank has been a decided success. One fifth of the amount appearing as its paid up capital is capitalized earnings of the bank, besides paying its shareholders an average of over ten per cent per annum on their investment since the organization of the bank.

SEMI-ANNUAL REPORT OF THE

POMONA BANK.

[Incorporated September 13, 1883.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 4 P. M.)

H. A. PALMER, President.

F. L. PALMER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,000 00	Capital paid in coin	\$25,000 00
Real estate taken for debt	1,517 55	Reserve fund and profit and loss	2,180 27
Loans on real estate	17,745 00	Due depositors	118,358 50
Loans on other securities (grain, etc.)	2,650 00	Other liabilities	376 58
Loans on personal security (including overdrafts)	40,051 46		
Money on hand	16,769 89		
Due from banks and bankers	48,032 65		
Furniture and fixtures	1,750 00		
Expenses and taxes	1,398 80		
Total resources	\$145,915 35	Total liabilities	\$145,915 35

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$25,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. A. Palmer	496 shares.	E. T. Palmer	1 share.
F. L. Palmer	1 share.	C. Gaines	1 share.
G. J. Mitchell	1 share.		

Total number of shares held by the Directors is 500 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Bernardino	\$1,517 55	\$1,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$17,745 00	\$36,700 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts	\$2,650 00	\$2,990 00

SEMI-ANNUAL REPORT OF THE

POMONA BANK.

[Incorporated September 13, 1883.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

H. A. PALMER, President.

R. S. DAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,000 00	Capital paid in coin	\$25,000 00
Loans on real estate	34,305 00	Reserve fund and profit and loss	5,084 19
Loans on stocks, bonds, and warrants	11,369 45	Due depositors	219,451 98
Loans on other securities (grain, etc.)	850 00	Other liabilities	112 00
Loans on personal security (including overdrafts)	87,686 81		
Money on hand	36,784 92		
Due from banks and bankers	58,295 97		
Furniture and fixtures	1,680 00		
Expenses and taxes	2,462 12		
Other assets	213 90		
Total resources	\$249,648 17	Total liabilities	\$249,648 17

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$25,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. A. Palmer	496 shares.	E. T. Palmer	1 share.
F. L. Palmer	1 share.	C. Gaines	1 share.
R. S. Day	1 share.		

Total number of shares held by the Directors is 500 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$30,505 00	\$106,700 00
San Bernardino	1,800 00	2,200 00
Totals	\$34,305 00	\$108,900 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Descriptions of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Oakland Paving Company and personal security	\$2,700 00	\$7,369 45	\$5,400 00
Pomona Land and Water Company	15,000 00	4,000 00	9,000 00
Totals	\$17,700 00	\$11,369 45	\$14,400 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts.....	\$850 00	\$1,360 00
Description of the "Other Assets."		Amount on Books.
Suspense account.....		\$176 75
Record fees due.....		37 15
Total		\$213 90

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Pomona Bank, doing business at Pomona, County of Los Angeles, on the twelfth day of October, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,000 00	Capital paid up.....	\$21,000 00
Other real estate	1,122 20	Due depositors.....	61,534 97
Loans on real estate.....	13,965 00	Rents, exchange, etc.	13 50
Loans on stocks and bonds.....	6,700 00	Profit and loss	3,000 00
Loans on other securities (grain, etc.).....	2,550 00		
Loans on personal security.....	21,579 28		
Money on hand	5,334 74		
Due from banks and bankers.....	15,493 90		
Furniture, fixtures, etc.....	1,750 00		
Expenses, taxes, etc.....	342 69		
Other assets.....	710 66		
Total resources.....	\$85,548 47	Total liabilities.....	\$85,548 47

POMONA, October 13, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Los Angeles, } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Pomona Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. A. PALMER, President.
F. L. PALMER, Cashier.

Subscribed and sworn to before me, this thirteenth day of October, 1886.

A. W. POTTS,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Pomona Bank is located in the Town of Pomona, Los Angeles County. Pomona is, comparatively speaking, a new town, and has a most prosperous outlook, bidding fair to be the center of a first-class fruit-growing section of the great County of Los Angeles. It has now over fifteen hundred in population, and its vote was over four hundred at the last election. The bank is under first-class management, and must in the near future reward its shareholders with good dividends on the capital invested.

SEMI-ANNUAL REPORT OF THE
RIVERSIDE BANKING COMPANY.

[Incorporated February 12, 1885.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

A. KEITH, President.

E. C. DYER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$24,680 44	Capital paid in coin	\$178,200 00
Miscellaneous bonds and stocks ..	71,275 00	Reserve fund and profit and loss	28,936 60
Loans on real estate	251,840 93	Due depositors	295,139 44
Loans on personal security (including overdrafts)	267,855 73	Due banks and bankers	92,108 30
Money on hand	23,788 68	Other liabilities	76,983 33
Due from banks and bankers	7,701 63		
Furniture and fixtures	3,035 44		
Interest accrued	10,374 44		
Expenses and taxes	9,915 38		
Total resources	\$670,467 67	Total liabilities	\$670,467 67

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$178,200. The total number of shares of stock issued is 1,782; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. Keith	200 shares.	Owen Backus	110 shares.
W. N. Dyer	400 shares.	J. A. Brennenman	200 shares.
O. T. Dyer	350 shares.	C. J. Gill	10 shares.
E. C. Dyer	35 shares.		
Total number of shares held by the Directors is			1,305 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$251,840 93	\$750,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Marble Lime Company	\$250,000 00	\$7,500 00	\$71,275 00
Riverside Fruit Company	5,000 00	5,000 00	
Riverside Oil Burning and Supply Company ..	500 00	500 00	
Riverside Citrus Fair Association	100 00	100 00	
California Southern Insurance Company	5,000 00	5,175 00	
First National Bank, San Bernardino County ..	53,000 00	53,000 00	
Totals	\$313,775 00	\$71,275 00	\$71,275 00

SEMI-ANNUAL REPORT OF THE
RIVERSIDE BANKING COMPANY.

[Incorporated February 12, 1885.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

A. KEITH, President.

E. C. DYER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$24,686 66	Capital paid in coin	\$200,000 00
Miscellaneous bonds and stocks	24,275 00	Reserve fund and profit and loss	52,265 25
Loans on stocks, bonds, and warrants	212,488 93	Due depositors	532,549 24
Loans on personal security (including overdrafts)	493,939 13	Due banks and bankers	48,044 67
Money on hand	38,067 89		
Due from banks and bankers	31,795 73		
Furniture and fixtures	3,130 70		
Expenses and taxes	4,475 12		
Total resources	\$832,859 16	Total liabilities	\$832,859 16

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. H. Dyer	500 shares.	Owen Backus	115 shares.
O. F. Dyer	450 shares.	E. C. Dyer	30 shares.
A. Keith	200 shares.	C. J. Gill	10 shares.
J. A. Brennehan	200 shares.		

Total number of shares held by the Directors is 1,512 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$212,488 93	\$700,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
450 shares stock Marble Lime Company	\$45,000 00	\$11,500 00	\$11,500 00
50 shares stock Riverside Fruit Company	5,000 00	5,000 00	5,000 00
50 shares stock Southern California Insurance Company	5,000 00	5,175 00	5,175 00
25 shares stock Interocean Cold Storage and Shipping Company	2,500 00	2,500 00	2,500 00
4 shares stock Citrus Fair Association	100 00	100 00	100 00
Totals	\$57,600 00	\$24,275 00	\$24,275 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Riverside Banking Company, doing business at Riverside, County of San Bernardino, on the ninth day of October, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$24,466 07	Capital paid up.....	\$174,200 00
Invested in stocks, bonds, and warrants	59,275 00	Reserve fund.....	5,000 00
Loans on real estate.....	253,402 12	Due depositors	258,366 65
Loans on personal security.....	188,597 58	Due banks and bankers.....	110,234 25
Money on hand.....	19,468 09	Interest collected.....	12,005 54
Due from banks and bankers.....	6,743 85	Rents, exchange, etc.	991 04
Furniture, fixtures, etc.....	2,975 49	Dividends unpaid	23 33
Expenses, taxes, etc.....	6,952 72	Profit and loss.....	1,060 11
Total resources.....	\$561,880 92	Total liabilities.....	\$561,880 92

RIVERSIDE, October 11, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of San Bernardino. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Riverside Banking Company, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

O. T. DYER, Manager.

Subscribed and sworn to before me, this eleventh day of October, 1886.

A. W. POTTS,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

Riverside Banking Company is located in the beautiful and prosperous Town of Riverside, in San Bernardino County. This location is perhaps the most famous citrus fruit growing district in Southern California. Its only drawback seems to be the high freight charges made for removing its products to market. Its population is about three thousand, and it cast a vote of about five hundred at the last election. The bank has only lately come under the supervision of this Commission. It seems well conducted in all respects, and so far, it has been a decided financial success, having paid its shareholders in dividends about fifteen per cent per annum on the capital invested.

SEMI-ANNUAL REPORT OF THE

SACRAMENTO BANK.

[Incorporated January 28, 1875.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

WM. P. COLEMAN, President.

ED. R. HAMILTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt....	48,458 70	Reserve fund and profit and loss	68,308 64
Miscellaneous bonds and stocks	100 00	Due depositors	2,061,361 01
Loans on real estate	2,146,935 81	Other liabilities	133,905 94
Money on hand	170,228 52		
Due from banks and bankers ..	60,326 95		
Expenses and taxes	17,495 61		
Total resources	\$2,463,575 59	Total liabilities	\$2,463,575 59

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. P. Coleman	705 shares.	M. E. Ross	800 shares.
P. Scheld	1,348 shares.	F. Birdsall	52 shares.
F. R. Dray	350 shares.		

Total number of shares held by the Directors is 3,255 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sacramento	\$4,385 65	\$5,000 00
Solano	1,102 06	2,000 00
San Joaquin	17,506 00	20,000 00
Stanislaus	5,002 25	7,000 00
Fresno	3,089 05	4,000 00
Sutter	832 54	2,000 00
Butte	15,541 15	18,000 00
Totals	\$47,458 70	\$58,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento.....	\$331,557 02	\$600,000 00
Merced.....	61,354 75	120,000 00
Stanislaus.....	675,813 56	1,300,000 00
Fresno.....	86,451 66	150,000 00
San Joaquin.....	168,020 00	300,000 00
Tulare.....	38,601 90	70,000 00
Solano.....	74,290 50	140,000 00
Colusa.....	416,750 45	800,000 00
Yolo.....	77,000 00	140,000 00
Placer.....	45,271 05	80,000 00
Butte.....	46,612 32	80,000 00
Sutter.....	40,540 37	70,000 00
Yuba.....	12,002 50	25,000 00
Tehama.....	24,300 00	45,000 00
Nevada.....	3,000 00	5,500 00
Amador.....	9,000 00	18,000 00
Napa.....	1,300 00	2,500 00
Calaveras.....	8,929 73	15,000 00
Monterey.....	25,000 00	45,000 00
Walla Walla, Washington Territory.....	1,200 00	2,500 00
Totals.....	\$2,146,965 81	\$4,008,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Railroad bonds.....	\$1,150 00	\$100 00

SEMI-ANNUAL REPORT OF THE

SACRAMENTO BANK.

[Incorporated January 28, 1875.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

WM. P. COLEMAN, President.

ED. R. HAMILTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$20,000 00	Capital paid in coin.....	\$200,000 00
Real estate taken for debt.....	32,285 06	Reserve fund and profit and loss.....	136,917 29
Miscellaneous bonds and stocks.....	100 00	Due depositors.....	2,154,929 49
Loans on real estate.....	2,165,748 82	Dividends unpaid.....	70,457 33
Money on hand.....	220,561 07		
Due from banks and bankers.....	103,155 12		
Expenses and taxes.....	20,454 04		
Total resources.....	\$2,562,304 11	Total liabilities.....	\$2,562,304 11

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. P. Coleman	705 shares.	M. E. Ross	800 shares.
P. Scheld	1,348 shares.	F. Birdsall	52 shares.
F. R. Dray	350 shares.		
Total number of shares held by the Directors is			3,255 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte	\$15,541 15	\$20,000 00
Solano	1,102 06	2,000 00
Sutter	840 04	2,000 00
Sacramento	5,426 66	6,000 00
San Joaquin	8,629 50	10,000 00
Calaveras	1,200 00	1,500 00
Totals	\$32,739 41	
Less a credit	454 35	
	\$32,285 06	\$41,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Amador	\$5,000 00	\$10,000 00
Butte	63,366 00	110,000 00
Colusa	409,433 00	900,000 00
Calaveras	7,700 00	14,000 00
Fresno	81,338 12	150,000 00
El Dorado	4,000 00	10,000 00
Lassen	1,100 00	2,000 00
Merced	64,771 35	110,000 00
Monterey	15,000 00	30,000 00
Yolo	76,594 46	150,000 00
Napa	1,300 00	2,600 00
Nevada	3,000 00	6,000 00
Placer	52,720 10	100,000 00
Solano	80,000 00	150,000 00
Sutter	31,100 00	60,000 00
San Joaquin	93,502 53	160,000 00
Sacramento	392,360 29	660,000 00
Stanislaus	710,023 57	1,500,000 00
Tulare	37,127 33	65,000 00
Tehama	24,306 63	42,000 00
Yuba	12,002 50	22,000 00
Totals	\$2,165,748 82	\$4,253,600 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Railroad bonds	\$1,150 00	\$100 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Sacramento Bank, doing business at City and County of Sacramento, on the eleventh day of January, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,000 00	Capital paid up.....	\$200,000 00
Other real estate	48,458 70	Reserve fund.....	56,817 46
Invested in bonds, stocks, and warrants	100 00	Due depositors	2,043,380 94
Loans on real estate.....	2,141,239 63	Interest collected.....	5,635 84
Money on hand	155,122 84	Rents, exchange, etc.	78 45
Due from banks and bankers.	64,264 56	Dividends unpaid	352 00
Expenses, taxes, etc.....	166 27	Profit and loss.....	120,774 44
		Other liabilities.....	2,312 87
Total resources.....	\$2,429,352 00	Total liabilities	\$2,429,352 00

SACRAMENTO, January 12, 1887.

To the Hon. GEO. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Sacramento. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Sacramento Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

W. P. COLEMAN, President.
ED. R. HAMILTON, Cashier.

Subscribed and sworn to before me, this twelfth day of January, 1887.

WM. F. WHITE,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Sacramento Bank is located in the City of Sacramento. It was organized as a commercial bank, but does a strictly savings bank business. One hundred thousand dollars of its present capital came from capitalized earnings of the bank. It pays over six and a half per cent per annum on its term deposits, and the same in dividends to its shareholders. Its condition indicates good management in its conduct, as well as a prosperous institution.

SEMI-ANNUAL REPORT OF THE
SALINAS CITY BANK.

[Incorporated May 10, 1873.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 4 P. M.)

J. D. CARR, President.

W. S. JOHNSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	51,931 67	Reserve fund and profit and loss	46,800 65
County warrants	4,872 49	Due depositors	444,200 26
Miscellaneous bonds and stocks	1,200 00	Due banks and bankers	156 92
Loans on real estate	191,904 59	Other liabilities	25,374 25
Loans on other securities (grain, etc.)	107,311 40		
Loans on personal security (including overdrafts)	176,033 76		
Money on hand	43,622 36		
Due from banks and bankers	215,147 39		
Furniture and fixtures	2,300 00		
Expenses and taxes	7,708 42		
Other assets	1,500 00		
Total resources	\$816,532 08	Total liabilities	\$816,532 08

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Carr	750 shares.	Wm. Vanderhurst	150 shares.
A. B. Jackson	150 shares.	J. H. McDougall	75 shares.
Thomas Rea	225 shares.		
Total number of shares held by the Directors is		1,350 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey	\$51,931 67	\$55,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey	\$191,904 59	\$320,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
State warrants	\$1,200 00	} \$6,072 49	\$6,081 33
City warrants	431 33		
School orders	4,441 16		
Totals	\$6,072 49	\$6,072 49	\$6,081 33

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat, barley, flour, and beans	\$107,311 40	\$130,000 00
Description of the "Other Assets."	Amount on Books.	Market Value.
Horses and cattle taken for debt	\$1,500 00	\$1,500 00

SEMI-ANNUAL REPORT OF THE
SALINAS CITY BANK.

[Incorporated May 10, 1873.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

JESSE D. CARR, President.

W. S. JOHNSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	51,931 67	Reserve fund and profit and loss	46,828 72
City warrants and school orders	346 31	Due depositors	283,474 20
Loans on real estate	219,334 59	Due banks and bankers	171 42
Loans on stocks, bonds, and warrants	5,000 00	Other liabilities	15,413 70
Loans on other securities (grain, etc.)	36,108 41		
Loans on personal security (including overdrafts)	218,112 24		
Money on hand	30,848 35		
Checks and other cash items	2,302 85		
Due from banks and bankers	61,098 57		
Furniture and fixtures	2,300 00		
Expenses and taxes	2,405 15		
Other assets	3,100 00		
Total resources	\$645,888 14	Total liabilities	\$645,888 14

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Carr	750 shares.	J. H. McDougall	75 shares.
A. B. Jackson	150 shares.	Thos. Rea	225 shares.
W. Vanderhurst	150 shares.		
Total number of shares held by the Directors is			1,350 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey	\$51,931 67	\$55,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey	\$219,334 59	\$300,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Salinas City warrants and Monterey County school orders	\$346 31	\$346 31	\$346 31

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Salinas Valley Warehouse Association	\$10,000 00	\$5,000 00	\$10,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Barley, wheat, and beans	\$36,108 41	\$40,000 00
Description of the "Other Assets."	Amount on Books.	Market Value.
Chattel mortgage on threshing engine, etc.	\$1,600 00	\$1,800 00
Cattle and horses taken for debt	1,500 00	2,000 00
Totals	\$3,100 00	\$3,800 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Salinas City Bank, doing business at Salinas, County of Monterey, on the twenty-third day of April, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid up	\$300,000 00
Other real estate	51,931 67	Due depositors	273,768 52
Invested in stocks, bonds, and warrants	336 81	Due banks and bankers	18 42
Loans on real estate	218,284 39	Interest collected	10,087 79
Loans on other securities (grain, etc.)	52,419 92	Rents, exchange, etc.	793 85
Loans on personal security	179,240 83	Profit and loss	37,657 34
Money on hand	22,931 11		
Due from banks and bankers	79,234 46		
Furniture, fixtures, etc.	2,300 00		
Expenses, taxes, etc.	1,116 73		
Other assets	1,500 00		
Total resources	\$622,325 92	Total liabilities	\$622,325 92

SALINAS, April 23, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Monterey. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Salinas City Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

W. S. JOHNSON.
A. B. JACKSON.

Subscribed and sworn to before me, this twenty-third day of April, 1887.

WM. F. WHITE,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Salinas City Bank is located in the Town of Salinas, in Monterey County. This town has a population of about three thousand inhabitants, and cast a vote at the last election of over five hundred. It is advantageously located nearly in the center of a very extensive valley, that lies between two ranges of mountains. Wheat and all kinds of grain are produced in abundance on the valley lands. The hill lands afford extensive and good grazing, upon which stock raising is found profitable. The distance from San Francisco is about one hundred and eighteen miles. The best farming land can be purchased at about one hundred dollars per acre; the grazing land for from ten dollars to thirty per acre. The communication from San Francisco is by rail, and the freight charges are three dollars and twenty-five cents per ton. The bank has been well and carefully managed ever since its organization, and has paid its shareholders an average of eleven per cent per annum.

SEMI-ANNUAL REPORT OF THE

BANK OF SANTA CLARA COUNTY—SANTA CLARA.

[Incorporated May 31, 1875.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

JAMES P. PIERCE, President.

C. C. HAYWARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$16,866 60	Capital paid in coin	\$135,000 00
County and State warrants	3,027 38	Reserve fund and profit and loss	68,142 71
Loans on real estate	68,135 51	Due depositors	212,337 55
Loans on stocks and warrants	15,420 67	Other liabilities	12,217 02
Loans on other securities (grain, etc.)	25,700 00		
Loans on personal security (including overdrafts)	250,496 05		
Money on hand	34,655 49		
Due from banks and bankers	9,369 61		
Furniture and fixtures	175 00		
Expenses and taxes	3,850 97		
Total resources	\$427,697 28	Total liabilities	\$427,697 28

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$135,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$45.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Dibble	138 shares.	W. B. Kingsbury	40 shares.
J. Eberhard	100 shares.	H. M. Leonard	500 shares.
H. Franck	350 shares.	James P. Pierce	500 shares.
R. K. Ham	600 shares.	R. T. Pierce	15 shares.
W. D. Hudson	50 shares.	L. Schneider	70 shares.
S. J. Jamison	25 shares.		

Total number of shares held by the Directors is 2,388 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$16,866 60	\$18,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$58,135 51	\$90,000 00
Los Angeles	10,000 00	20,000 00
Totals	\$68,135 51	\$110,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
State and county warrants	\$3,027 38	\$3,027 38	\$3,027 38

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
Miscellaneous stocks	\$25,000 00	\$15,420 67

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Hay and grain	\$25,700 00	\$40,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF SANTA CLARA COUNTY—SANTA CLARA.

[Incorporated May 31, 1875.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

JAMES PIERCE, President.

C. C. HAYWARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$16,565 60	Capital paid in coin	\$135,000 00
Loans on real estate	99,928 10	Reserve fund and profit and loss	76,308 76
Loans on stocks, bonds, and warrants	9,478 63	Due depositors	216,797 25
Loans on other securities (grain, etc.)	2,400 00	Interest collected	7,727 19
Loans on personal security (including overdrafts)	265 591 70		
Money on hand	23,009 61		
Due from banks and bankers	18,684 56		
Furniture and fixtures	175 00		
Total resources	\$435,833 20	Total liabilities	\$435,833 20

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$135,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$45.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Dibble	138 shares.	W. B. Kingsbury	40 shares.
J. Eberhard	100 shares.	H. M. Leonard	500 shares.
F. C. Franck	350 shares.	J. P. Pierce	500 shares.
R. K. Ham	600 shares.	R. T. Pierce	15 shares.
W. D. Hudson	50 shares.	L. Schneider	70 shares.
S. J. Jamison	25 shares.		
Total number of shares held by the Directors is		2,388 shares.	

REAL ESTATE TAKEN FOR DEBT.		
County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$16,565 60	\$18,000 00

LOANS ON REAL ESTATE BY COUNTIES.		
Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$89,928 10	\$125,000 00
Los Angeles	10,000 00	20,000 00
Totals	\$99,928 10	\$145,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.			
Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Miscellaneous stocks	\$685,437 00	\$9,478 63	\$20,000 00

AMOUNT LOANED ON OTHER SECURITIES.		
Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Hay and grain	\$2,400 00	\$5,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Santa Clara County, doing business at Santa Clara, County of Santa Clara, on the twenty-second day of July, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$16,460 10	Capital paid up	\$135,000 00
Invested in stocks, bonds, and warrants	271 50	Reserve fund	50,000 00
Loans on real estate	110,165 86	Due depositors	218,871 70
Loans on stocks and bonds	9,252 03	Interest collected	3,111 55
Loans on other securities (grain, etc.)	2,500 00	Dividends unpaid	2,494 00
Loans on personal security	254,963 83	Profit and loss	26,308 76
Money on hand	16,575 67		
Due from banks and bankers	25,422 02		
Furniture, fixtures, etc.	175 00		
Total resources	\$435,786 01	Total liabilities	\$435,786 01

SANTA CLARA, July 23, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Santa Clara. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Santa Clara County, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. M. LEONARD.
C. C. HAYWARD.

Subscribed and sworn to before me, this twenty-third day of July, 1887.

W. W. MORELAND,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

SAN GABRIEL VALLEY BANK—PASADENA.

[Incorporated February 15, 1886.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

H. W. MAGEE, President.

(Office hours: — A. M. to — P. M.)

B. W. BATES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$1,863 00	Capital paid in coin	\$29,600 00
Loans on real estate	10,126 00	Reserve fund and profit and loss	695 86
Loans on stocks, bonds, and warrants	7,000 00	Due depositors	161,794 16
Loans on personal security (including overdrafts)	39,523 98		
Money on hand	46,515 48		
Due from banks and bankers	82,163 03		
Furniture and fixtures	3,250 65		
Expenses and taxes	1,647 88		
Total resources	\$192,090 02	Total liabilities	\$192,090 02

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$29,600. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. W. Magee	183 shares.	R. K. James	50 shares.
J. W. Hugus	25 shares.	S. Washburn	5 shares.
B. W. Bates	100 shares.	C. S. Martin	50 shares.
R. Williams	37 shares.		

Total number of shares held by the Directors is 450 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$10,126 00	\$26,450 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
10 shares Pasadena Street Railroad Co.	\$1,000 00	\$7,000 00	\$8,650 00
3 $\frac{3}{4}$ shares L. V. L. and W. Co.	150 00		
10 $\frac{1}{2}$ shares L. V. L. and W. Co.	330 00		
53 shares Pasadena Gas Co.	2,650 00		
37 shares San Gabriel Valley Bank stock	2,220 00		
25 shares Pasadena L. and W. Co.	400 00		
10 shares L. V. L. and W. Co.	500 00		
Totals	\$7,250 00	\$7,000 00	\$8,650 00

SEMI-ANNUAL REPORT OF THE
SAN GABRIEL VALLEY BANK—PASADENA.

[Incorporated February 15, 1886.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

H. W. MAGEE, President.

(Office hours: — A. M. to — P. M.)

B. W. BATES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$17,128 75	Capital paid in coin	\$50,000 00
Loans on real estate	10,950 00	Reserve fund and profit and loss	5,169 69
Loans on stocks, bonds, and warrants	5,362 00	Due depositors	309,886 60
Loans on personal security (including overdrafts)	167,411 04		
Money on hand	41,111 97		
Checks and other cash items	11,338 99		
Due from banks and bankers	103,719 40		
Furniture and fixtures	3,385 25		
Interest accrued	2,316 04		
Expenses and taxes	2,332 85		
Total resources	\$365,056 29	Total liabilities	\$365,056 29

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. W. Magee	113 shares.	R. K. James	10 shares.
J. W. Hugus	25 shares.	R. Williams	47 shares.
B. W. Bates	105 shares.	S. Washburn	10 shares.
C. S. Martin	32 shares.		

Total number of shares held by the Directors is 342 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$10,950 00	\$32,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Pasadena L. and Water Company	\$1,000 00	\$300 00	\$1,000 00
Bank of St. Helena	1,100 00	62 00	1,000 00
Pasadena Street Railroad Company	1,000 00		1,000 00
Pasadena Gas Company	2,650 00	5,000 00	2,650 00
San Gabriel Valley Bank stock	4,700 00		
Pasadena L. V. L. and W. Company	1,000 00		
Totals	\$11,350 00	\$5,362 00	\$11,350 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the San Gabriel Valley Bank, doing business at Pasadena, County of Los Angeles, on the twenty-first day of October, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$503 00	Capital paid up	\$10,000 00
Loans on real estate	5,256 20	Due depositors	42,436 59
Loans on stocks and bonds	700 00	Interest collected	407 66
Loans on personal security	10,362 50		
Money on hand	13,171 91		
Due from banks and bankers	18,301 31		
Furniture, fixtures, etc.	3,244 65		
Expenses, taxes, etc.	1,304 68		
Total resources	\$52,844 25	Total liabilities	\$52,844 25

PASADENA, October 22, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Los Angeles. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the San Gabriel Valley Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. W. MAGEE, President.
BYRON W. BATES, Cashier.

Subscribed and sworn to before me, this twenty-second day of October, 1886.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE
BANK OF SANTA CRUZ COUNTY—SANTA CRUZ.

[Incorporated August 10, 1875.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 4 P. M.)

HENRY SKINNER, President.

E. J. COX, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$80,000 00
Real estate taken for debt	21,420 00	Reserve fund and profit and loss	20,659 45
Miscellaneous bonds and stocks	50,800 00	Due depositors	166,419 27
County warrants	1,230 10	Due banks and bankers	16,219 91
Loans on real estate	58,058 53		
Loans on stocks, bonds, and warrants	1,000 00		
Loans on personal security (including overdrafts)	72,584 81		
Money on hand	57,215 18		
Due from banks and bankers	13,990 01		
Furniture and fixtures	1,000 00		
Total resources	\$283,298 63	Total liabilities	\$283,298 63

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

Henry Skinner	277 shares.	F. H. Runge	75 shares.
P. B. Fagen	174 shares.	E. J. Cox	40 shares.
F. Hageman	80 shares.	Wm. Effey	31 shares.
H. Willey	110 shares.		

Total number of shares held by the Directors is 787 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$1,000 00	\$1,700 00
Monterey	700 00	700 00
Santa Cruz	19,700 00	22,700 00
Totals	\$21,420 00	\$25,100 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$58,058 53	\$117,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bank stock.....	\$500 00	} \$50,800 00	\$50,800 00
School bonds.....	300 00		
Water Company's bonds, Santa Cruz.....	50,000 00		
Totals.....	\$50,800 00	\$50,800 00	\$50,800 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Union Mill and Lumber Company	\$1,650 00	\$1,000 00	\$1,650 00

SEMI-ANNUAL REPORT OF THE

BANK OF SANTA CRUZ COUNTY—SANTA CRUZ.

[Incorporated August 10, 1875.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

HENRY SKINNER, President.

E. J. COX, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$6,000 00	Capital paid in coin.....	\$80,000 00
Real estate taken for debt.....	3,720 00	Reserve fund and profit and loss.....	27,492 91
Miscellaneous bonds and stocks.....	50,800 00	Due depositors.....	256,625 28
County warrants.....	450 00	Due banks and bankers.....	13,609 14
Loans on real estate.....	72,790 86		
Loans on personal security (including overdrafts).....	133,413 10		
Money on hand.....	31,072 20		
Due from banks and bankers.....	78,481 17		
Furniture and fixtures.....	1,000 00		
Total resources.....	\$377,727 33	Total liabilities.....	\$377,727 33

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

Henry Skinner.....	302 shares.	E. J. Cox.....	40 shares.
P. B. Fagen.....	249 shares.	Wm. Effey.....	10 shares.
F. Hageman.....	80 shares.	L. W. Schwartz.....	44 shares.
H. Willey.....	10 shares.		

Total number of shares held by the Directors is..... 735 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$1,020 00	\$2,700 00
Monterey	700 00	700 00
Santa Cruz	2,000 00	2,200 00
Totals	\$3,720 00	\$5,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$66,790 86	\$130,000 00
San Benito	6,000 00	15,000 00
Totals	\$72,790 86	\$145,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bank stock	\$500 00	\$500 00	\$625 00
Brown Valley school bonds	300 00	300 00	300 00
Santa Cruz Water Company bonds	50,000 00	50,000 00	50,000 00
Totals	\$50,800 00	\$50,800 00	\$50,925 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Santa Cruz County, doing business at City and County of Santa Cruz, on the twenty-sixth day of April, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid up	\$80,000 00
Other real estate	12,920 00	Reserve fund	13,000 00
Invested in stocks, bonds, and warrants	51,250 00	Due depositors	206,570 99
Loans on real estate	52,578 86	Due banks and bankers	1,088 77
Loans on personal security	99,407 25	Interest collected	1,888 30
Money on hand	29,777 06	Rents, exchange, etc.	450 80
Due from banks and bankers	52,786 59	Profit and loss	4,459 45
Furniture, fixtures, etc.	1,000 00	Other liabilities	310 00
Expenses, taxes, etc.	849 05		
Other assets	1,199 50		
Total resources	\$307,768 31	Total liabilities	\$307,768 31

SANTA CRUZ, April 27, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
City and County of Santa Cruz. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Santa Cruz County, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

HENRY SKINNER, President.
E. J. COX, Cashier.

Subscribed and sworn to before me, this twenty-sixth day of April, 1887.

WM. F. WHITE,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Bank of Santa Cruz County and the Santa Cruz Bank of Savings and Loan are both under the management of one set of officers, and located in the Town of Santa Cruz. Santa Cruz is truly a charming town, beautifully located on the seacoast. As a watering place, it is the most popular resort in California. It has a population of six thousand. It is famous for its flower gardens, and for the taste displayed in the surroundings of its simple though beautiful private homes. It owes its prosperity chiefly to its productions of powder, lime, leather, and redwood lumber, and not a little also to its immense concourse of summer visitors, which would be much increased by low fares to San Francisco. The banks have met with severe drawbacks in the past, but are paying reasonably good dividends to their stockholders, and seem to promise satisfactory results for the future.

SEMI-ANNUAL REPORT OF THE

SAN JOAQUIN VALLEY BANK—STOCKTON.

[Incorporated March 14, 1868.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

C. I. LEACH, President.

C. E. PERKINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$19,754 68	Capital paid in coin	\$158,580 00
Loans on real estate	151,354 07	Reserve fund and profit and loss	52,363 52
Loans on stocks, bonds, and warrants	8,541 64	Due depositors	185,729 60
Loans on personal security (including overdrafts)	88,091 37	Other liabilities	104 40
Money on hand	99,580 18		
Due from banks and bankers	20,308 95		
Furniture and fixtures	1,500 00		
Interest accrued	6,938 03		
Other assets	708 60		
Total resources	\$396,777 52	Total liabilities	\$396,777 52

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$264,300; the total amount actually paid in coin by stockholders for capital stock is \$158,580. The total number of shares of stock issued is 2,643; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. A. Crow	186 shares.	W. B. Johnson	50 shares.
J. C. White	109 shares.	J. J. Stevenson	50 shares.
G. B. Claiborne	35 shares.	C. I. Leach	100 shares.
R. C. Sargent	50 shares.	W. L. Dudley	62 shares.
Cor. Swain	70 shares.		
Total number of shares held by the Directors is		712 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$19,754 68	\$21,650 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$106,036 71	} \$212,000 00
Modoc and Lassen	25,636 49	
Stanislaus	19,680 87	
Totals	\$151,354 07	\$212,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
125 shares San Joaquin Valley bank.....	\$7,500 00	\$3,636 19	\$10,000 00
4 shares Stockton Savings and Loan Society.....	400 00	946 45	600 00
35 shares Stockton Savings Bank.....	2,100 00		
2 shares San Joaquin and Sierra Nevada R. R.....	2,000 00	250 00	2,000 00
Tulare County warrants.....	1,301 85	3,709 00	5,014 06
Santa Barbara County warrants.....	86 50		
Fresno County warrants.....	2,297 52		
Yolo County warrants.....	98 66		
Colusa County warrants.....	128 00		
Stanislaus County warrants.....	1,101 53		
Totals.....	\$17,014 06	\$8,541 64	\$20,414 06

SEMI-ANNUAL REPORT OF THE

SAN JOAQUIN VALLEY BANK—STOCKTON.

[Incorporated March 14, 1868.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

C. I. LEACH, President.

C. E. PERKINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$19,754 68	Capital paid in coin.....	\$158,580 00
Loans on real estate.....	171,436 24	Reserve fund and profit and loss.....	53,724 23
Loans on stocks, bonds, and warrants.....	10,276 53	Due depositors.....	164,147 36
Loans on personal security (including overdrafts).....	84,130 27	Dividends unpaid.....	364 80
Money on hand.....	69,495 22		
Checks and other cash items.....	3,231 75		
Due from banks and bankers.....	6,544 25		
Furniture and fixtures.....	1,500 00		
Interest accrued.....	9,738 85		
Other assets.....	708 60		
Total resources.....	\$376,816 39	Total liabilities.....	\$376,816 39

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$264,300; the total amount actually paid in coin by stockholders for capital stock is \$158,580. The total number of shares of stock issued is 2,643; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. A. Crow.....	186 shares.	W. B. Johnson.....	50 shares.
J. C. White.....	109 shares.	J. J. Stevenson.....	50 shares.
G. B. Claiborne.....	35 shares.	C. I. Leach.....	100 shares.
R. C. Sargent.....	50 shares.	W. L. Dudley.....	62 shares.
Cornelius Swain.....	70 shares.		

Total number of shares held by the Directors is 712 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin.....	\$19,754 68	\$21,650 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin.....	\$132,708 74	} \$240,010 73
Stanislaus.....	18,190 82	
Merced.....	20,536 68	
Totals.....	\$171,436 24	\$240,010 73

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
140 shares San Joaquin Valley Bank stock....	\$8,400 00	\$3,909 83	\$11,200 00
80 shares Stockton Savings Bank stock.....	4,800 00	4,227 10	6,400 00
2 shares San Joaquin and Sierra Nevada Rail- road stock.....	2,000 00	950 00	2,000 00
School warrants.....	1,474 53	1,189 60	1,474 53
Totals.....	\$16,674 53	\$10,276 53	\$21,074 53

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the San Joaquin Valley Bank, doing business at Stockton, County of San Joaquin, on the twenty-ninth day of November, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$19,754 68	Capital paid up.....	\$158,580 00
Loans on real estate.....	152,791 20	Reserve fund.....	25,000 00
Loans on stocks and bonds.....	2,600 00	Due depositors.....	166,226 55
Loans on personal security.....	78,018 83	Interest collected.....	1,573 71
Money on hand.....	89,087 44	Rents, exchange, etc.....	7 48
Due from banks and bankers.....	24,640 12	Dividends unpaid.....	343 80
Furniture, fixtures, etc.....	1,500 00	Profit and loss.....	17,401 53
Other assets.....	740 80		
Total resources.....	\$369,133 07	Total liabilities.....	\$369,133 07

STOCKTON, December 1, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California: -

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of San Joaquin. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the San Joaquin Valley Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

C. E. PERKINS, Cashier.
GILBERT B. CLAIBORNE, Trustee.

Subscribed and sworn to before me, this first day of December, 1886.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

BANK OF SAN JOSÉ.

[Incorporated January 31, 1868.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

T. ELLARD BEANS, President.

C. T. PARK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$120,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	8,001 30	Reserve fund and profit and loss	137,166 13
United States bonds	1,230 00	Due depositors	544,062 55
Miscellaneous bonds and stocks	116,850 00	Due banks and bankers	9,714 21
County warrants	23,558 25	Other liabilities	461 25
Loans on real estate	213,952 50		
Loans on stocks, bonds, and warrants	23,504 69		
Loans on other securities (grain, etc.)	7,600 00		
Loans on personal security (including overdrafts)	224,537 34		
Money on hand	68,023 75		
Due from banks and bankers	76,358 23		
Furniture and fixtures	3,000 00		
Interest accrued	4,788 08		
Total resources	\$891,404 14	Total liabilities	\$891,404 14

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. Ellard Beans	200 shares.	John T. Colahan	5 shares.
W. K. Beans	10 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$8,001 30	\$12,366 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$213,952 50	\$449,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Northern Pacific Railroad first mortgage bonds.....	\$50,000 00	\$50,000 00	\$57,500 00
Santa Clara County bonds	47,000 00	48,500 00	49,820 00
Los Gatos School District bonds.....	8,000 00	8,000 00	8,000 00
United States 4 per cent registered bonds.....	1,000 00	1,230 00	1,280 00
San José Woolen Mills stock	10,000 00	6,000 00	6,000 00
San José Water Company stock.....	4,500 00	4,050 00	4,050 00
San José Brush Electric Light stock.....	400 00	300 00	300 00
Santa Clara County warrants	19,941 07	19,941 07	19,941 07
State Controller's warrants.....	3,617 18	3,617 18	3,617 18
Totals.....	\$144,458 25	\$141,638 25	\$150,508 25

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent bonds	\$20,000 00	\$7,504 69	\$26,100 00
Bank stocks.....	7,500 00	3,200 00	6,562 50
Miscellaneous local stock.....	31,450 00	12,800 00	20,780 00
Totals.....	\$58,950 00	\$23,504 69	\$53,442 50

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain	\$7,600 00	\$10,387 93

SEMI-ANNUAL REPORT OF THE

BANK OF SAN JOSÉ.

[Incorporated January 31, 1868.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

T. ELLARD BEANS, President.

C. T. PARK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$120,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	8,051 30	Reserve fund and profit and loss	138,910 62
United States bonds	1,230 00	Due depositors	552,427 28
Miscellaneous bonds and stocks	124,275 00	Due banks and bankers	10,983 10
County warrants	4,243 20	Dividends unpaid	1,725 00
Loans on real estate	300,619 10		
Loans on stocks, bonds, and warrants	59,234 69		
Loans on personal security (including overdrafts)	150,672 22		
Money on hand	71,954 70		
Due from banks and bankers	54,492 31		
Furniture and fixtures	3,000 00		
Interest accrued	6,273 48		
Total resources	\$904,046 00	Total liabilities	\$904,046 00

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. E. Beans	206 shares.	J. T. Colahan	5 shares.
W. K. Beans	10 shares.		

Total number of shares held by the Directors is 221 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$8,051 30	\$12,366 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$300,619 10	\$580,696 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
North Pacific Railroad, first mortgage bonds ..	\$50,000 00	\$50,000 00	\$57,500 00
Santa Clara County bonds	47,000 00	48,500 00	49,820 00
Los Gatos school bonds	7,500 00	7,500 00	7,500 00
United States 4 per cent registered bonds	1,000 00	1,230 00	1,270 00
City of Portland, Maine, bonds	1,000 00	1,050 00	1,060 00
San José Woolen Mills stock	10,000 00	6,000 00	6,000 00
San José Water Company stock	11,500 00	10,925 00	10,925 00
San José Brush Electric Light stock	400 00	300 00	300 00
Santa Clara County warrants	1,797 02	1,797 02	1,797 02
State Controller's warrants	2,446 18	2,446 18	2,446 18
Totals	\$132,643 20	\$129,748 20	\$138,618 20

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent bonds	\$20,000 00	\$7,504 69	\$25,400 00
Bank stock	53,500 00	36,675 00	66,300 00
Miscellaneous stocks	39,750 00	15,055 00	24,937 50
Totals	\$113,250 00	\$59,234 69	\$116,637 50

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of San José, doing business at San José, County of Santa Clara, on the twentieth day of July, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$120,000 00	Capital paid up	\$200,000 00
Other real estate	8,001 30	Reserve fund	100,000 00
Invested in stocks and bonds	140,168 54	Due depositors	451,052 92
Loans on real estate	210,550 00	Due banks and bankers	4,400 43
Loans on stocks, bonds, and warrants	41,959 08	Rents, exchange, etc.	4,393 47
Loans on other securities (grain, etc.)	11,670 00	Dividends unpaid	606 25
Loans on personal security	139,257 95	Profit and loss	21,977 81
Money on hand	44,873 98		
Due from banks and bankers	62,950 03		
Furniture, fixtures, etc.	3,000 00		
Total resources	\$782,430 88	Total liabilities	\$782,430 88

SAN JOSÉ, July 21, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Santa Clara. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of San José, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

T. ELLARD BEANS, President.
C. T. PARK, Cashier.

Subscribed and sworn to before me, this twenty-first day of July, 1886.

WM. F. WHITE,
Bank Commissioner.

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of San José, doing business at San José, County of Santa Clara, on the nineteenth day of July, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$120,000 00	Capital paid up	\$200,000 00
Other real estate	8,051 30	Reserve fund	100,000 00
Invested in stocks, bonds, and warrants	136,388 55	Due depositors	528,941 21
Loans on real estate	304,179 10	Due banks and bankers	21,273 39
Loans on stocks and bonds	63,229 69	Interest collected	1,228 61
Loans on personal security	126,164 96	Rents, exchange, etc.	705 61
Money on hand	91,960 42	Dividends unpaid	871 25
Due from banks and bankers	32,636 74	Profit and loss	32,637 14
Furniture, fixtures, etc.	3,000 00		
Expenses, taxes, etc.	46 45		
Total resources	\$885,657 21	Total liabilities	\$885,657 21

SAN JOSÉ, July 20, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Santa Clara. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of San José, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

C. T. PARK, Cashier.
JOHN T. COLAHAN, Assistant Cashier.

Subscribed and sworn to before me, this twentieth day of July, 1887.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE
BANK OF SAN LUIS OBISPO.

[Incorporated August 20, 1873.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

J. P. ANDREWS, President.

W. E. STEWART, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	44,550 18	Reserve fund and profit and loss	135,206 85
Miscellaneous stocks and bonds	2,500 00	Due depositors	256,156 50
County warrants	6,188 08	Due banks and bankers	26,737 46
Loans on real estate	115,410 00		
Loans on personal security (including overdrafts)	298,773 25		
Money on hand	29,491 02		
Due from banks and bankers	1,446 24		
Furniture and fixtures	2,500 00		
Expenses and taxes	1,099 09		
Other assets	1,142 95		
Total resources	\$518,100 81	Total liabilities	\$518,100 81

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. P. Andrews	427 shares.	George Steele	12½ shares.
D. W. James	32½ shares.	W. E. Stewart	10 shares.
P. W. Murphy	50 shares.		

Total number of shares held by the Directors is 532 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	\$44,550 18	\$44,550 18

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo	\$113,910 00	} \$115,410 00
Monterey	1,500 00	
Totals	\$115,410 00	\$115,410 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
San Luis water stock	\$2,500 00	\$2,500 00
County warrants	6,188 08	6,188 08
Totals	\$8,688 08	\$8,688 08

SEMI-ANNUAL REPORT OF THE
BANK OF SAN LUIS OBISPO.

[Incorporated August 20, 1873.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

J. P. ANDREWS, President.

W. E. STEWART, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$15,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	18,376 33	Reserve fund and profit and loss.....	138,409 27
Miscellaneous bonds and stocks.....	2,500 00	Due depositors.....	330,594 42
County warrants.....	122 59		
Loans on real estate.....	120,180 00		
Loans on personal security (including overdrafts).....	362,191 62		
Money on hand.....	31,677 84		
Due from banks and bankers.....	15,539 27		
Furniture and fixtures.....	2,500 00		
Expenses and taxes.....	666 04		
Other assets.....	250 00		
Total resources.....	\$569,003 69	Total liabilities.....	\$569,003 69

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. P. Andrews.....	422 shares.	Geo. Steele.....	12½ shares.
G. W. James.....	32½ shares.	W. E. Stewart.....	10 shares.
P. W. Murphy.....	50 shares.		

Total number of shares held by the Directors is..... 527 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo.....	\$18,376 33	\$18,376 33

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo.....	\$118,680 00	\$118,680 00
Monterey.....	1,500 00	1,500 00
Totals.....	\$120,180 00	\$120,180 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Luis water stock	\$2,500 00	\$2,500 00	\$2,500 00
County warrants	122 59	122 59	122 59
Totals	\$2,622 59	\$2,622 59	\$2,622 59

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of San Luis Obispo, doing business at City and County of San Luis Obispo, on the twenty-first day of April, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid up	\$100,000 00
Other real estate	34,041 35	Reserve fund	100,000 00
Invested in stocks, bonds, and warrants	2,641 03	Due depositors	326,528 17
Loans on real estate	138,801 47	Interest collected	1,046 59
Loans on personal security	302,029 96	Rents, exchange, etc.	194 15
Money on hand	27,914 06	Profit and loss	34,635 16
Due from banks and bankers	39,227 32	Other liabilities	75 02
Furniture, fixtures, etc.	2,500 00		
Expenses, taxes, etc.	73 90		
Other assets	250 00		
Total resources	\$562,479 09	Total liabilities	\$562,479 09

SAN LUIS OBISPO, April 22, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA,
City and County of San Luis Obispo. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of San Luis Obispo, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

J. P. ANDREWS, President.
W. E. STEWART, Cashier.

Subscribed and sworn to before me, this twenty-second day of April, 1887.

WM. F. WHITE,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Bank of San Luis Obispo is located in the Town of San Luis Obispo, in San Luis Obispo County. This town is a thriving business center of a fine farming district. It is famous for its dairy products, and also produces fine crops of beans, corn, barley, and wheat. Its communication with market is by sea to San Francisco. The charge for freight is three dollars per ton. The town has a population of about four thousand, and cast a vote at the last election of about nine hundred. The bank is carefully and well managed, and pays its shareholders about eight per cent per annum in dividends, besides judiciously keeping up its large reserve.

SEMI-ANNUAL REPORT OF THE

SANTA ROSA BANK.

[Incorporated August 20, 1870.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 4 P. M.)

W. E. McCONNELL, President.

L. W. BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,209 15	Capital paid in coin	\$300,000 00
Real estate taken for debt	36,118 64	Reserve fund and profit and loss	113,649 03
County warrants	809 20	Due depositors	341,726 92
Loans on real estate	161,986 34	Other liabilities	513 85
Loans on stocks, bonds, and warrants	5,312 69		
Loans on other securities (grain, etc.)	154,250 00		
Loans on personal security (including overdrafts)	255,490 09		
Money on hand	55,088 03		
Due from banks and bankers	27,826 11		
Interest accrued	20,000 00		
Expenses and taxes	15,498 77		
Other assets	12,300 78		
Total resources	\$755,889 80	Total liabilities	\$755,889 80

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

John A. Paxton	295 shares.	John S. Taylor	100 shares.
Thomas Hopper	516 shares.	Wm E. McConnell	20 shares.
J. H. Laughlin	150 shares.	J. P. Maddux	120 shares.
D. Burris	350 shares.		

Total number of shares held by the Directors is1,551 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$34,118 64	\$44,000 00
Mendocino	2,000 00	3,000 00
Totals	\$36,118 64	\$47,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Placer	\$12,500 00
Humboldt	20,000 00
Mendocino	3,000 00
Sonoma	126,486 34
Total	\$161,986 34

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
County warrants	\$809 20

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
35 shares Santa Rosa Waterworks stock	\$3,500 00	} \$5,312 69
985 shares Santa Rosa Street Railroad stock	9,850 00	
Totals	\$13,350 00	\$5,312 69

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wine and brandy in bond	\$154,250 00	\$250,000 00

Description of the "Other Assets."	Amount on Books.
Judgments and insurance	\$12,300 78

SEMI-ANNUAL REPORT OF THE

SANTA ROSA BANK.

[Incorporated August 20, 1870.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

WM. E. McCONNELL, President.

L. W. BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises, furniture, and fixtures	\$11,209 15	Capital paid in coin	\$300,000 00
Real estate taken for debt	29,859 20	Reserve fund and profit and loss	108,012 16
Loans on real estate	175,655 12	Due depositors	301,425 82
Loans on stocks	4,000 00	Due banks and bankers	67,215 25
Loans on other securities (grain, etc.)	135,908 57	Dividends unpaid	192 00
Loans on personal security (including overdrafts)	341,701 96		
Money on hand	40,365 75		
Due from banks and bankers	2,681 09		
Interest accrued	24,000 00		
Expenses and taxes	4,336 66		
Other assets	7,127 73		
Total resources	\$776,845 23	Total liabilities	\$776,845 23

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. E. McConnell.....	20 shares.	J. H. Laughlin	150 shares.
J. S. Taylor.....	100 shares.	Thos. Hopper	516 shares.
J. A. Paxton	295 shares.	J. P. Maddux.....	120 shares.
D. Burris.....	350 shares.		

Total number of shares held by the Directors is1,551 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$29,859 20	\$45,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Placer	\$12,500 00	\$24,000 00
Humboldt	20,000 00	50,000 00
Sonoma	143,155 12	300,000 00
Totals	\$175,655 12	\$374,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Farmers and Mechanics Bank of Healdsburg stock	\$7,500 00	\$4,000 00	\$7,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wine and brandy in bond	\$135,908 00	\$225,000 00

Description of the "Other Assets."	Amount on Books.
Judgments.....	\$7,127 73

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Santa Rosa Bank, doing business at Santa Rosa, County of Sonoma, on the eleventh day of April, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,209 15	Capital paid up	\$300,000 00
Other real estate	30,350 77	Reserve fund	65,000 00
Loans on real estate	178,907 93	Due depositors	343,604 30
Loans on stocks and bonds	8,812 69	Due banks and bankers	22,770 05
Loans on personal security	438,392 64	Interest collected	143 97
Money on hand	50,683 48	Rents, exchange, etc.	211 35
Due from banks and bankers	9,368 01	Dividends unpaid	2,358 00
Expenses, taxes, etc.	8,045 54	Profit and loss	9,734 84
Other assets	8,052 30		
Total resources	\$743,822 51	Total liabilities	\$743,822 51

SANTA ROSA, April 13, 1887.

To the Hon. GEO. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Sonoma. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Santa Rosa Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

L. W. BURRIS, Cashier.

Subscribed and sworn to before me, this thirteenth day of April, 1887.

A. W. POTTS,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Santa Rosa Bank is located in the Town of Santa Rosa, on which we have elsewhere commented. The bank is carefully managed, and has paid its shareholders an average dividend each year of over ten per cent on the capital invested.

SEMI-ANNUAL REPORT OF THE

SATHER BANKING COMPANY—SAN FRANCISCO.

[Incorporated March 21, 1887.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

HENRY L. DODGE, President.

J. S. HUTCHINSON, Manager.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants	\$169,000 00	Capital paid in coin	\$750,000 00
Loans on other securities (grain, etc.)	411,600 00	Reserve fund and profit and loss	13,190 91
Loans on personal security (including overdrafts)	839,764 16	Due depositors	\$1,100,386 32
Money on hand	242,279 47		
Checks and other cash items	72,947 03		
Due from banks and bankers	112,042 24		
Furniture and fixtures	500 00		
Expenses and taxes	15,444 33		
Total resources	\$1,863,577 23	Total liabilities	\$1,863,577 23

DETAILS.

The amount of capital stock is \$1,250,000; the amount subscribed is \$1,250,000; the total amount actually paid in coin by stockholders for capital stock is \$750,000. The total number of shares of stock issued is 7,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Henry L. Dodge	180 shares.	Charles Main	60 shares.
W. P. Johnson	300 shares.	Albert Miller	60 shares.
A. Chabot	100 shares.	J. L. N. Shepard	60 shares.
Louis Sloss	120 shares.		
Total number of shares held by the Directors is		880 shares.	

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Gas, water, insurance, and other stocks	\$640,500 00	\$169,000 00	\$290,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain and merchandise in warehouses	\$411,600 00	\$594,670 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Sather Banking Company, doing business at City and County of San Francisco, on the fourteenth day of May, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$10,000 00	Capital paid up.....	\$500,000 00
Loans on stocks and bonds...	82,250 00	Due depositors.....	1,207,595 37
Loans on other securities		Interest collected.....	990 27
(grain, etc.).....	182,055 00	Rents, exchange, etc.....	400 57
Loans on personal security...	687,050 00		
Money on hand.....	581,724 65		
Due from banks and bankers.	154,183 73		
Expenses, taxes, etc.....	11,722 83		
Total resources.....	\$1,708,986 21	Total liabilities.....	\$1,708,986 21

SAN FRANCISCO, May 16, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
City and County of San Francisco.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Sather Banking Company, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. L. DODGE, President.
J. S. HUTCHINSON, Manager.

Subscribed and sworn to before me, this sixteenth day of May, 1887.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

SAVINGS BANK OF SANTA ROSA.

[Incorporated March 10, 1873.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 4 P. M.)

A. P. OVERTON, President.

GEO. P. NOONAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,629 25	Capital paid in coin	\$170,000 00
Real estate taken for debt	22,459 71	Reserve fund and profit and loss	50,137 04
Miscellaneous bonds and stocks	200 00	Due depositors	340,635 36
County warrants	4,159 37	Due banks and bankers	2,389 74
Loans on real estate	218,233 64	Other liabilities	323 65
Loans on stocks, bonds, and warrants	28,700 17		
Loans on personal security (including overdrafts)	157,248 90		
Money on hand	78,465 60		
Due from banks and bankers	40,875 05		
Furniture and fixtures	2,500 00		
Other assets	14 10		
Total resources	\$563,485 79	Total liabilities	\$563,485 79

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$170,000; the total amount actually paid in coin by stockholders for capital stock is \$170,000. The total number of shares of stock issued is 1,700; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. P. Overton	115 shares.	John Walker	10 shares.
W. S. M. Wright	88 shares.	J. M. Laughlin	60 shares.
M. Doyle	100 shares.	J. Ort	11 shares.
D. Brown	75 shares.		

Total number of shares held by the Directors is 459 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$22,459 00	\$32,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$218,233 64	\$420,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Sonoma County warrants	\$4,159 37	\$4,159 37
Masonic Hall stock	200 00	200 00
Totals	\$4,359 37	\$4,359 37

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock	\$30,000 00	\$28,700 17	\$45,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Costs of suit due us	\$14 10

SEMI-ANNUAL REPORT OF THE

SAVINGS BANK OF SANTA ROSA.

[Incorporated March 10, 1873.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

A. P. OVERTON, President.

GEO. P. NOONAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,629 25	Capital paid in coin	\$182,000 00
Real estate taken for debt	19,916 03	Reserve fund and profit and loss	55,143 21
Miscellaneous bonds and stocks	200 00	Due depositors	293,141 09
County warrants	186 80	Due banks and bankers	829 71
Loans on real estate	245,466 40	Other liabilities	537 66
Loans on stocks, bonds, and warrants	26,970 00		
Loans on personal security (including overdrafts)	143,561 31		
Money on hand	47,518 36		
Due from banks and bankers	34,689 42		
Furniture and fixtures	2,500 00		
Other assets	14 10		
Total resources	\$531,651 67	Total liabilities	\$531,651 67

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$182,000; the total amount actually paid in coin by stockholders for capital stock is \$182,000. The total number of shares of stock issued is 1,820; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. Brown	75 shares.	J. Ort	11 shares.
M. Doyle	100 shares.	W. S. M. Wright.....	88 shares.
J. M. Laughlin	60 shares.	J. Walker	10 shares.
A. P. Overton	120 shares.		
Total number of shares held by the Directors is			464 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$19,916 03	\$28,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$245,466 40	\$450,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Masonic Hall, Santa Rosa.....	\$200 00	\$200 00	\$200 00
Sonoma County warrants	186 80	186 80	186 80
Totals	\$386 80	\$386 80	\$386 80

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock	\$30,000 00	\$26,970 00	\$45,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Savings Bank of Santa Rosa, doing business at Santa Rosa, County of Sonoma, on the thirteenth day of April, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,629 25	Capital paid up.....	\$177,900 00
Other real estate	22,348 95	Due depositors	294,188 15
Loans on real estate	236,856 01	Due banks and bankers	5,802 66
Loans on stocks and bonds	20,500 00	Interest collected	1,079 13
Loans on personal security	135,491 51	Dividends unpaid	756 33
Money on hand	43,136 08	Profit and loss	49,090 78
Due from banks and bankers	57,286 95	Other liabilities	15,256 11
Furniture, fixtures, etc.	2,500 00		
Expenses, taxes, etc.	54 20		
Other assets	15,270 21		
Total resources	\$544,073 16	Total liabilities	\$544,073 16

SANTA ROSA, April 14, 1887.

To the Hon. GEORGE A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Sonoma. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Savings Bank of Santa Rosa, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

GEO. P. NOONAN, Cashier.

Subscribed and sworn to before me, this fourteenth day of April, 1887.

W. W. MORELAND,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Savings Bank of Santa Rosa is located in the Town of Santa Rosa, the county seat of Sonoma County. Santa Rosa is a fine, flourishing town of about seven thousand inhabitants, and cast a vote of fifteen hundred at the last election. The communication with San Francisco is by rail, and the freight charges are very high for the distance. The land in this neighborhood is famous for small grain, grapes, and fruit. It is held at from one hundred to two hundred dollars per acre. The bank is not a savings, but a commercial bank, and has been financially successful; one fifth of its capital is capitalized earnings of the bank, and it has besides paid to its stockholders an average dividend of nine per cent on the investment.

SEMI-ANNUAL REPORT OF THE

BANK OF SELMA.

[Incorporated March 9, 1887.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

JNO. G. S. ARRANTS, President.

D. S. SNODGRASS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on personal security (including overdrafts).....	\$1,318 60	Capital paid in coin.....	\$6,200 00
Money on hand	12,947 95	Due depositors	16,472 09
Due from banks and bankers....	8,284 85		
Interest accrued.....	10 00		
Expenses and taxes	110 69		
Total resources.....	\$22,672 09	Total liabilities.....	\$22,672 09

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$6,200. The total number of shares of stock issued is —; the amount paid up on each share of stock is \$ —.

The names of the Directors, and number of shares of stock held by each, are as follows:

John G. A. Arrants.....	100 shares.	O. J. Woodward.....	100 shares.
J. E. Whitson	100 shares.	L. Sharpe	50 shares.
J. H. Braly.....	100 shares.		
Total number of shares held by the Directors is.....		450 shares.	

SEMI-ANNUAL REPORT OF THE
BANK OF SHASTA COUNTY.

[Incorporated February 25, 1884.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

C. C. BUSH, President.

FRED. GROTEFEND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$1,193 00	Capital paid in coin	\$31,100 00
Miscellaneous bonds and stocks	250 00	Reserve fund and profit and loss	5,342 78
County warrants	1,631 82	Due depositors	54,101 86
Loans on real estate	41,390 00	Due banks and bankers	15,668 04
Loans on stocks, bonds, and warrants	1,400 00		
Loans on other securities (grain, etc.)	18,089 25		
Loans on personal security (including overdrafts)	29,826 08		
Money on hand	10,415 53		
Furniture and fixtures	2,017 00		
Total resources	\$106,212 68	Total liabilities	\$106,212 68

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$67,600; the total amount actually paid in coin by stockholders for capital stock is \$31,100. The total number of shares of stock issued is 311; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. C. Bush	160 shares.	E. A. Reid	35 shares.
Jas. McCormick	35 shares.	R. G. Dunn	10 shares.
H. F. Johnson	35 shares.		
Total number of shares held by the Directors is		275 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Shasta	\$1,193 00	\$1,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Shasta	\$38,890 00	\$98,000 00
Modoc	500 00	5,000 00
Lassen	2,000 00	45,000 00
Totals	\$41,390 00	\$148,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Shasta County warrants.....	\$1,631 82	\$1,631 82	\$1,631 82

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent Government bonds...	\$1,300 00	\$1,200 00	\$1,300 00
Redding gas stock.....	500 00	200 00	450 00
Totals.....	\$1,800 00	\$1,400 00	\$1,750 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Sawmill, land, and solvent accounts	\$18,089 25	\$18,089 25

SEMI-ANNUAL REPORT OF THE

BANK OF SHASTA COUNTY.

[Incorporated February 25, 1884.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

C. C. BUSH, President.

FRED. GROTEFEND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$1,193 00	Capital paid in coin	\$31,100 00
Miscellaneous bonds and stocks	463 00	Reserve fund and profit and	
County warrants	665 57	loss	5,342 78
Loans on real estate	38,812 00	Due depositors	70,131 30
Loans on stocks, bonds, and		Due banks and bankers	7,410 25
warrants	3,200 00	Interest collected	2,125 71
Loans on other securities (grain,		Exchange	224 29
etc.)	18,558 14		
Loans on personal security (in-			
cluding overdrafts)	38,133 11		
Money on hand	11,222 25		
Checks and other cash items	420 51		
Furniture and fixtures	2,017 00		
Expenses and taxes	1,606 37		
Other assets	43 38		
Total resources.....	\$116,334 33	Total liabilities.....	\$116,334 33

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$67,600; the total amount actually paid in coin by stockholders for capital stock is \$31,100. The total number of shares of stock issued is 311; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. C. Bush	160 shares.	H. F. Johnson	35 shares.
James McCormick	35 shares.	R. G. Dunn	10 shares.
E. A. Reid	35 shares.	Fred. Grotefend	36 shares.

Total number of shares held by the Directors is 311 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Shasta	\$1,193 00	\$1,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Shasta	\$34,812 00	\$94,000 00
Lassen	3,500 00	45,000 00
Modoc	500 00	5,000 00
Totals	\$38,812 00	\$144,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Redding water stock	\$213 00	\$213 00	\$213 00
Mistletoe School bonds	250 00	250 00	250 00
Shasta County warrants	665 57	665 57	674 45
Totals	\$1,128 57	\$1,128 57	\$1,137 45

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Redding gas stock	\$3,000 00	\$1,200 00	\$2,500 00
Redding water stock	3,200 00	800 00	3,000 00
United States bonds	1,300 00	1,200 00	1,300 00
Totals	\$7,500 00	\$3,200 00	\$6,800 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Sawmill, with machinery, etc., nineteen acres land	\$18,558 14	\$18,558 14
Description of the "Other Assets."		Amount on Books.
Tax certificate		\$43 38

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Shasta County, doing business at Redding, County of Shasta, on the thirteenth day of July, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$1,193 00	Capital paid up	\$31,100 00
Invested in stocks, bonds, and warrants	1,791 52	Reserve fund	5,000 00
Loans on real estate	39,262 00	Due depositors	64,363 80
Loans on stocks and bonds	3,000 00	Due banks and bankers	11,603 54
Loans on other securities (grain, etc., bullion and gold dust)	25,705 35	Interest collected	2,253 41
Loans on personal security	27,175 65	Rents, exchange, etc.	308 04
Money on hand	13,167 03	Profit and loss	342 78
Furniture, fixtures, etc.	2,017 00		
Expenses, taxes, etc.	1,665 02		
Total resources	\$114,976 57	Total liabilities	\$114,976 57

REDDING, July 14, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

W. W. MORELAND,
Bank Commissioner.

STATE OF CALIFORNIA, } ss.
County of Shasta. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Shasta County, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

FRED. GROTEFEND, Cashier.

Subscribed and sworn to before me, this fourteenth day of July, 1887.

W. W. MORELAND,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

SISKIYOU COUNTY BANK—YREKA.

[Incorporated September 11, 1882.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 8 A. M. to 5 P. M.)

J. CHURCHILL, President.

FRED. E. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$2,165 55	Capital paid in coin	\$100,000 00
Loans on real estate	89,929 99	Reserve fund and profit and loss	1,185 91
Loans on other securities (grain, etc.)	2,650 00	Due depositors	194,960 10
Loans on personal security (including overdrafts)	129,619 27		
Money on hand	69,263 52		
Due from banks and bankers	517 68		
Furniture and fixtures	2,000 00		
Total resources	\$296,146 01	Total liabilities	\$296,146 01

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. Churchill	400 shares.	Mrs. H. Wadsworth	400 shares.
L. Huseman	400 shares.	Estate of E. Wadsworth	400 shares.
N. D. Julien	400 shares.		

Total number of shares held by the Directors is 2,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Siskiyou	\$19,675 00	\$35,000 00
Modoc	60,773 14	180,000 00
Lassen	2,000 00	4,000 00
Klamath, Oregon	7,481 85	30,000 00
Totals	\$89,929 99	\$249,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
School warrants	\$2,041 00	\$2,010 15	\$2,056 00
Jury certificates	158 40	155 40	158 00
Totals	\$2,199 40	\$2,165 55	\$2,194 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Chinese jewelry, horses, insurance policy, etc.	\$2,650 00	\$3,900 00

SEMI-ANNUAL REPORT OF THE
SISKIYOU COUNTY BANK.

[Incorporated September 11, 1882.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

J. CHURCHILL, President. FRED. E. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants.....	\$7 75	Capital paid in coin	\$100,000 00
Loans on real estate.....	124,193 03	Reserve fund and profit and loss	1,928 45
Loans on other securities (grain, etc.).....	1,195 00	Due depositors	197,993 80
Loans on personal security (including overdrafts).....	137,864 61		
Money on hand	33,777 67		
Due from banks and bankers....	884 19		
Furniture and fixtures	2,000 00		
Total resources.....	\$299,922 25	Total liabilities.....	\$299,922 25

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$50. The names of the Directors, and number of shares of stock held by each, are as follows:
J. Churchill..... 400 shares. Mrs. H. Wadsworth..... 400 shares.
L. Huseman..... 400 shares. E. Wadsworth estate..... 400 shares.
N. D. Julien..... 400 shares.
Total number of shares held by the Directors is2,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Klamath, Oregon.....	\$6,731 85	\$25,000 00
Lassen, California	2,600 00	4,000 00
Modoc.....	95,126 18	200,000 00
Siskiyou.....	19,735 00	40,000 00
Totals	\$124,193 03	\$269,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County order school warrant.....	\$7 75	\$7 75	\$7 75

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Buggy, etc., jewelry, and insurance policy	\$1,195 00	\$1,850 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Siskiyou County Bank, doing business at Yreka, County of Siskiyou, on the twenty-third day of July, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in county warrants	\$9 70	Capital paid up.....	\$60,000 00
Loans on real estate.....	88,030 01	Due depositors	123,393 89
Loans on other securities (gold dust)	440 00	Due banks and bankers.....	10,694 89
Loans on personal security.....	115,610 50	Interest collected.....	412 23
Money on hand	19,096 07	Profit and loss	34,035 25
Due from banks and bankers.....	578 08		
Furniture, fixtures, etc.....	2,000 00		
Expenses, taxes, etc.....	164 20		
Other assets (gold dust in transit)	2,607 70		
Total resources.....	\$228,536 26	Total liabilities	\$228,536 26

YREKA, July 23, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

W. W. MORELAND,
Bank Commissioner.

STATE OF CALIFORNIA, } ss.
County of Siskiyou.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Siskiyou County Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

LOUIS HUSEMAN, Vice-President.
FRED. E. WADSWORTH, Cashier.

Subscribed and sworn to before me, this twenty-third day of July, 1886.

W. W. MORELAND,
Bank Commissioner.

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Siskiyou County Bank, doing business at Yreka, County of Siskiyou, on the twelfth day of July, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$4,500 00	Capital paid up	\$100,000 00
Loans on real estate	124,793 03	Due depositors	189,595 10
Loans on other securities (grain, etc.)	870 00	Interest collected	1,900 47
Loans on personal security	130,174 49	Profit and loss	1,996 44
Money on hand	20,193 51		
Due from banks and bankers	8,168 52		
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	21 60		
Other assets (gold dust)	2,765 86		
Total resources	\$293,492 01	Total liabilities	\$293,492 01

YREKA, July 13, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

W. W. MORELAND,
Bank Commissioner.

STATE OF CALIFORNIA, } ss.
County of Siskiyou. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Siskiyou County Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

L. HUSEMAN, Vice-President.
FRED. E. WADSWORTH, Cashier.

Subscribed and sworn to before me, this twelfth day of July, 1887.

W. W. MORELAND,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Siskiyou County Bank is located in Yreka. This location is in a mineral district of country much undeveloped. Grain and other productions of the soil are raised for home consumption only. Good grazing land can be had at from five to ten dollars per acre, and the best suitable for cultivation can be had for forty dollars. Yreka has about twelve hundred inhabitants, and cast a vote at the last election of over two hundred. The bank seems well and prudently managed, and promises good results in the near future.

SEMI-ANNUAL REPORT OF THE

BANK OF SONOMA COUNTY—PETALUMA.

[Incorporated May 10, 1866.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 4 P. M.)

E. DENMAN, President.

FRANK H. DENMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$18,000 00	Capital paid in coin	\$300,000 00
County warrants	899 08	Reserve fund and profit and	
Loans on real estate	304,033 55	loss	26,371 03
Loans on other securities (grain,		Due depositors	145,821 88
etc.)	1,040 00	Due banks and bankers	85,040 79
Loans on personal security (in-			
cluding overdrafts)	189,781 44		
Money on hand	25,133 41		
Due from banks and bankers ..	53 17		
Furniture and fixtures	2,000 00		
Interest accrued	16,293 05		
Total resources	\$557,233 70	Total liabilities	\$557,233 70

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Denman	300 shares.	J. E. Gwinn	164 shares.
F. W. Cougee	5 shares.	T. C. Putnam	50 shares.
W. Dutton	330 shares.		

Total number of shares held by the Directors is

849 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$187,779 55	\$520,000 00
Humboldt	79,254 00	137,000 00
Mendocino	11,000 00	23,000 00
Marin	26,000 00	66,000 00
Totals	\$304,033 55	\$746,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wool	\$1,040 00	\$1,500 00

SEMI-ANNUAL REPORT OF THE

BANK OF SONOMA COUNTY—PETALUMA.

[Incorporated May 10, 1866.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

E. DENMAN, President.

FRANK H. DENMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$18,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	12,650 14	Reserve fund and profit and loss	22,640 56
County warrants	75 00	Due depositors	142,614 95
Loans on real estate	241,245 88	Due banks and bankers	11,604 42
Loans on stocks, bonds, and warrants	3,450 00		
Loans on other securities (grain, etc.)	10,457 90		
Loans on personal security (including overdrafts)	153,082 55		
Money on hand	16,916 66		
Due from banks and bankers	2,688 75		
Furniture and fixtures	2,000 00		
Interest accrued	16,293 05		
Total resources	\$476,859 93	Total liabilities	\$476,859 93

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Denman	300 shares.	Thos. Hopper	223 shares.
Geo. P. McNear	239 shares.	T. C. Putnam	91 shares.
Warren Dutton	330 shares.		

Total number of shares held by the Directors is..... 1,183 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$11,000 14	\$11,100 00
San Francisco	1,650 00	1,800 00
Totals	\$12,650 14	\$12,900 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$155,176 30	\$415,800 00
Mendocino	11,000 00	23,000 00
Humboldt	75,069 58	137,000 00
Totals	\$241,245 88	\$575,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
81 shares Sonoma Bank stock	\$8,100 00	\$3,000 00	\$8,900 00
5 shares Percival Milling Company	500 00	450 00	500 00
Totals	\$8,600 00	\$3,450 00	\$9,400 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
80 bales flannel and wool goods	\$10,457 90	\$15,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Sonoma County, doing business at Petaluma, County of Sonoma, on the fourteenth day of April, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$18,000 00	Capital paid up	\$300,000 00
Other real estate	12,650 14	Due depositors	140,456 17
Loans on real estate	281,658 84	Due banks and bankers	52,803 52
Loans on stocks and bonds	3,450 00	Interest collected	219 92
Loans on personal security	150,842 99	Rents, exchange, etc.	10 12
Money on hand	25,042 25	Dividends unpaid	42 00
Due from banks and bankers	971 49	Profit and loss (including ac-	
Furniture, fixtures, etc.	2,000 00	crued interest)	17,792 48
Expenses, taxes, etc.	415 45		
Other assets (accrued interest) ..	16,293 05		
Total resources	\$511,324 21	Total liabilities	\$511,324 21

PETALUMA, April 15, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Sonoma. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Sonoma County, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

FRANK H. DENMAN, Cashier.

Subscribed and sworn to before me, this fifteenth day of April, 1887.

A. W. POTTS,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Bank of Sonoma County is located in Petaluma. This is one of the most prosperous towns of its size in the State. It is located on an inlet from the bay, forty-five miles from San Francisco. It is backed by a district of fine farming land, and is famous for its dairy products. The land in the neighborhood can be purchased at from thirty to one hundred dollars per acre. The freight charges from Petaluma to market are very reasonable, averaging about one dollar per ton. The low freight charges account in a great measure for the general prosperity of the place. Petaluma has about four thousand inhabitants, and cast a vote of about nine hundred at the last election.

SEMI-ANNUAL REPORT OF THE
SONOMA VALLEY BANK—SONOMA.

[Incorporated June 9, 1875.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

DAVID BURRIS, President.

JESSE BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$9,671 79	Capital paid in coin	\$51,100 00
Loans on real estate	62,012 00	Reserve fund and profit and loss	24,010 93
Loans on personal security (including overdrafts)	20,165 09	Due depositors	27,613 83
Money on hand	6,612 48	Due banks and bankers	4,729 88
Due from banks and bankers	8,293 28		
Furniture and fixtures	700 00		
Total resources	\$107,454 64	Total liabilities	\$107,454 64

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$51,100; the total amount actually paid in coin by stockholders for capital stock is \$51,100. The total number of shares of stock issued is 511; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Burris	270 shares.	F. Clewe	40 shares.
F. Duhring	100 shares.	A. F. Haraszthy	10 shares.
Thomas Hopper	51 shares.		

Total number of shares held by the Directors is 471 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$9,671 79	\$13,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$1,800 00	\$6,000 00
Sonoma	60,212 00	180,636 00
Totals	\$62,012 00	\$186,636 00

SEMI-ANNUAL REPORT OF THE

SONOMA VALLEY BANK—SONOMA.

[Incorporated June 9, 1875.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

DAVID BURRIS, President.

(Office hours: — A. M. to — P. M.)

JESSE BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$12,145 94	Capital paid in coin	\$51,100 00
Loans on real estate	39,339 00	Reserve fund and profit and loss	25,625 47
Loans on personal security (in- cluding overdrafts)	33,916 92	Due depositors	28,387 11
Money on hand	7,597 66	Other liabilities	156 14
Due from banks and bankers	11,569 20		
Furniture and fixtures	700 00		
Total resources	\$105,268 72	Total liabilities	\$105,268 72

DETAILS.

The amount of capital stock is \$51,100; the amount subscribed is \$51,100; the total amount actually paid in coin by stockholders for capital stock is \$51,100. The total number of shares of stock issued is 511; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Burris	270 shares.	F. Clewe	40 shares.
F. Duhring	100 shares.	A. P. Haraszthy	10 shares.
Thos. Hopper	51 shares.		
Total number of shares held by the Directors is		471 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$12,145 94	\$15,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$39,339 00	\$90,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Sonoma Valley Bank, doing business at Sonoma, County of Sonoma, on the eleventh day of April, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$12,145 94	Capital paid up.....	\$51,100 00
Loans on real estate.....	65,569 81	Reserve fund.....	20,000 00
Loans on personal security.....	14,756 27	Due depositors	21,603 97
Money on hand	7,657 34	Due banks and bankers	5,332 21
Due from banks and bankers.....	1,398 69	Interest collected.....	1,652 18
Furniture, fixtures, etc.....	700 00	Profit and loss	2,477 93
Expenses, taxes, etc.....	824 40	Other liabilities.....	886 16
Total resources.....	\$103,052 45	Total liabilities.....	103,052 45

SONOMA, April 13, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

WM. F. WHITE,
Bank Commissioner.

STATE OF CALIFORNIA, }
County of Sonoma. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Sonoma Valley Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

JESSE BURRIS, Cashier.

Subscribed and sworn to before me, this thirteenth day of April, 1887.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE
BANK OF ST. HELENA.

[Incorporated August 9, 1882.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours : 8:30 A. M. to 4 P. M.)

H. J. LEWELLING, President.

OWEN WADE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,600 00	Capital paid in coin	\$90,000 00
County warrants	347 25	Reserve fund and profit and loss	7,589 69
Loans on real estate	69,597 00	Due depositors	61,639 52
Loans on stocks, bonds, and warrants	1,850 00	Due banks and bankers	799 38
Loans on other securities (grain, etc.)	862 00	Other liabilities	882 10
Loans on personal security (including overdrafts)	43,191 94		
Money on hand	8,774 15		
Due from banks and bankers	17,744 45		
Furniture and fixtures	3,000 00		
Interest accrued	4,943 90		
Total resources	\$160,910 69	Total liabilities	\$160,910 69

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$90,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$90.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. Ewer	15 shares.	Isaac Tabor	14 shares.
H. J. Lewelling	110 shares.	W. W. Lyman	13 shares.
S. C. Hastings	265 shares.	Chas. Thompson	10 shares.
John Thomann	50 shares.	G. K. Gluyas	20 shares.
H. N. Crabb	50 shares.	C. N. Hale	5 shares.

Total number of shares held by the Directors is 552 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$63,930 00	\$116,500 00
Lake	5,667 00	12,000 00
Totals	\$69,597 00	\$128,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount. Invested.	Market Value.
School orders	\$54 00	\$54 00
Road certificates	293 25	-----
Totals	\$347 25	\$54 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock.....	\$1,800 00	\$1,700 00	\$1,800 00
St. Helena Hall Association.....	250 00	150 00	250 00
Totals.....	\$2,350 00	\$1,850 00	\$2,050 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
2,873 gallons brandy in bond.....	\$862 00	\$1,435 00

SEMI-ANNUAL REPORT OF THE
BANK OF ST. HELENA.

[Incorporated August 9, 1882.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

H. J. LEWELLING, President.

OWEN WADE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,425 00	Capital paid in coin	\$90,000 00
County warrants	157 48	Reserve fund and profit and loss	9,041 74
Loans on real estate	65,938 50	Due depositors	41,060 62
Loans on stocks, bonds, and warrants	150 00	Due banks and bankers	4,843 38
Loans on other securities (grain, etc.)	8,204 85	Other liabilities	630 21
Loans on personal security (including overdrafts)	42,127 40		
Money on hand	8,923 06		
Due from banks and bankers	189 44		
Furniture and fixtures	3,000 00		
Interest accrued	6,460 22		
Total resources	\$145,575 95	Total liabilities	\$145,575 95

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$90,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$90.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. J. Lewelling.....	110 shares.	Charles Thompson	10 shares.
S. C. Hastings.....	265 shares.	C. E. Davis	28 shares.
H. W. Crabb	35 shares.	J. Allyn	10 shares.
J. Thomann.....	50 shares.	C. N. Hall	5 shares.
S. Ewer	10 shares.	W. Peterson.....	5 shares.
W. W. Lyman.....	13 shares.		

Total number of shares held by the Directors is541 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$61,955 00	\$108,900 00
Lake	3,983 50	12,250 00
Totals	\$65,938 50	\$121,150 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
1 share St. Helena Hall Association	\$250 00	\$150 00	\$150 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grape brandy in bond	\$1,404 85	\$1,876 00
146,000 gallons wine	6,800 00	21,900 00
Totals	\$8,204 85	\$23,776 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of St. Helena, doing business at St. Helena, County of Napa, on the twenty-second day of February, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,425 00	Capital paid up	\$90,000 00
Invested in warrants	138 25	Due depositors	54,451 35
Loans on real estate	69,632 39	Interest collected	327 03
Loans on personal security	46,202 95	Rents, exchange, etc.	49 61
Money on hand	12,100 92	Dividends unpaid	530 92
Due from banks and bankers	5,311 76	Profit and loss	1,494 32
Furniture, fixtures, etc.	3,000 00		
Expenses, taxes, etc.	41 96		
Total resources	\$146,853 23	Total liabilities	\$146,853 23

ST. HELENA, February 23, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

W. W. MORELAND,
Bank Commissioner.

STATE OF CALIFORNIA, }
County of Napa. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of St. Helena, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

OWEN WADE, Cashier.

Subscribed and sworn to before me, this twenty-third day of February, 1887.

W. W. MORELAND,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Bank of St. Helena is located in the Town of St. Helena, in Napa County. It is the center of one of the most prosperous wine and fruit producing sections in the State. The valley land is held at from thirty to two hundred dollars per acre, and the hill or mountain land is held at from ten to twenty dollars per acre. The population of St. Helena is about two thousand, and its vote at the last election was about four hundred. It is sixty-four miles by rail from San Francisco, and the freight charges are too high for the distance. The bank is yet new, but it is well managed, and its outlook for a prosperous career is good.

SEMI-ANNUAL REPORT OF THE
STATE BANK OF SAN JACINTO.

[Incorporated November 24, 1886.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

A. P. ANDERSON, President.

J. A. GREEN, Cashier.

Resources.	Amount	Liabilities.	Amount.
Bank premises	\$4,351 25	Capital paid in coin	\$12,500 00
Loans on real estate	21,796 15	Reserve fund and profit and loss	2,935 31
Loans on personal security (including overdrafts)	24,233 77	Due depositors	92,453 05
Money on hand	7,478 45		
Checks and other cash items	1,203 00		
Due from banks and bankers	45,303 17		
Furniture and fixtures	1,266 79		
Interest accrued	895 10		
Expenses and taxes	1,360 68		
Total resources	\$107,888 36	Total liabilities	\$107,888 36

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$12,500. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

John Ryan	10 shares.	A. Saunders	10 shares.
F. Estudillo	10 shares.	A. P. Anderson	10 shares.
G. D. Compton	20 shares.	A. Domenigoni	5 shares.
A. B. McCormick	10 shares.	J. A. Green	140 shares.
J. Kerr	50 shares.		

Total number of shares held by the Directors is

265 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$21,796 15	\$56,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF SUISUN.

[Incorporated February 7, 1876.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 8 A. M. to 4 P. M.)

R. D. ROBBINS, President.

WILLIAM WOLF, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$80 75	Capital paid in coin	\$100,000 00
Loans on real estate	251,550 44	Reserve fund and profit and loss	127,114 06
Loans on stocks, bonds, and warrants	10,000 00	Due depositors	306,080 96
Loans on other securities (grain, etc.)	1,800 00	Other liabilities	6,336 00
Loans on personal security (including overdrafts)	151,871 76		
Money on hand	18,290 92		
Due from banks and bankers	77,207 08		
Furniture and fixtures	2,500 00		
Interest accrued	26,230 07		
Total resources	\$539,531 02	Total liabilities	\$539,531 02

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins	490 shares.	W. H. Turner	20 shares.
C. F. D. Hastings	180 shares.	M. Dinkelspiel	10 shares.
E. P. Hilborn	20 shares.		

Total number of shares held by the Directors is 720 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$226,570 44	\$400,000 00
Napa	14,250 00	20,000 00
Contra Costa	10,730 00	18,000 00
Totals	\$251,550 44	\$438,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
180 shares stock Bank of Suisun	\$18,000 00	\$10,000 00	\$36,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Barley	\$1,800 00	\$3,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF SUISUN.

[Incorporated February 7, 1876.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

R. D. ROBBINS, President. (Office hours: — A. M. to — P. M.) WM. WOLF, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$243,473 47	Capital paid in coin	\$100,000 00
Loans on stocks, bonds, and warrants	10,000 00	Reserve fund and profit and loss	139,151 09
Loans on personal security (including overdrafts)	174,206 65	Due depositors	183,428 53
Money on hand	9,207 98	Due banks and bankers	37,817 65
Due from banks and bankers	628 16	Other liabilities	6,666 00
Furniture and fixtures	2,500 00		
Interest accrued	27,047 01		
Total resources	\$467,063 27	Total liabilities	\$467,063 27

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins	490 shares.	M. Dinkelspiel	10 shares.
C. F. D. Hastings	180 shares.	L. B. Abernathie	5 shares.
E. P. Hilborn	20 shares.		—
Total number of shares held by the Directors is			705 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$228,493 47	\$320,000 00
Contra Costa	10,730 00	20,000 00
Napa	4,250 00	10,000 00
Totals	\$243,473 47	\$350,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
180 shares Bank of Suisun stock.....	\$18,000 00	\$10,000 00	\$36,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Suisun, doing business at Suisun, County of Solano, on the thirteenth day of May, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$243,607 74	Capital paid up.....	\$100,000 00
Loans on stocks and bonds....	10,000 00	Reserve fund.....	127,114 06
Loans on personal security.....	154,415 29	Due depositors.....	207,245 53
Money on hand.....	9,736 83	Due banks and bankers.....	349 73
Due from banks and bankers....	3,848 07	Interest collected.....	16,828 85
Furniture, fixtures, etc.....	2,500 00	Rents, exchange, etc.....	76 05
Expenses, taxes, etc.....	1,942 22	Dividends unpaid.....	666 00
Other assets.....	26,230 07		
Total resources.....	\$452,280 22	Total liabilities.....	\$452,280 22

SUISUN, May 14, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Solano. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Suisun, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

WILLIAM WOLF, Cashier.

Subscribed and sworn to before me, this fourteenth day of May, 1887.

A. W. POTTS,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Bank of Suisun is located in the Town of Suisun, Solano County. It is fifty miles from San Francisco, by rail or by water. This is one of the most profitable wheat growing districts in the State. It is also a great fruit growing district. The waterway for freighting has not fallen into the hands of the railroad people, as it has in so many other locations, so that the freight charged for removing crops to market is mostly but eighty cents per ton, and in no case over one dollar and twenty-five cents per ton. This accounts for the great prosperity of the farmers in this district. Land can be had at from thirty to one hundred and fifty dollars per acre. The population of the town is about fifteen hundred. The management of the bank could not be better, and it is one of the most successful in the State for its amount of capital. It pays its shareholders twelve per cent per annum, besides constantly increasing its reserve.

SEMI-ANNUAL REPORT OF THE

BANK OF TEHAMA COUNTY—RED BLUFF.

[Incorporated September 5, 1874.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

CHAS. CADWALADER, President.

W. B. CAHOONE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate by purchase	\$300 00	Capital paid in coin.....	\$300,000 00
County warrants	4,149 56	Reserve fund and profit and loss	95,010 18
Loans on real estate	219,820 00	Due depositors	337,574 53
Loans on other securities (grain, etc.).....	17,000 00	Due banks and bankers	12,115 97
Loans on personal security (including overdrafts).....	444,960 70	Other liabilities	135 00
Money on hand	33,805 51		
Due from banks and bankers.....	22,799 91		
Furniture and fixtures	2,000 00		
Total resources.....	\$744,835 68	Total liabilities.....	\$744,835 68

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Chas. Cadwalader	121 shares.	H. Kraft	105 shares.
J. S. Cone	503 shares.	Arthur Brown.....	52 shares.
H. W. Brown.....	37 shares.		

Total number of shares held by the Directors is 818 shares.

REAL ESTATE BY PURCHASE.

County Situated In.	Cost on Books.	Market Value.
Tehama	\$300 00	\$300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$1,500 00	\$3,500 00
Lassen	2,500 00	3,500 00
Shasta	1,700 00	3,000 00
Tehama	214,120 00	350,670 00
Totals	\$219,820 00	\$360,670 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tehama County warrants.....	\$4,149 56	\$4,149 56	\$4,149 56

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse.....	\$17,000 00	\$19,500 00

SEMI-ANNUAL REPORT OF THE

BANK OF TEHAMA COUNTY—RED BLUFF.

[Incorporated September 5, 1874.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

CHARLES CADWALADER, President.

W. B. CAHOONE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$2,600 00	Capital paid in coin.....	\$300,000 00
County warrants	305 08	Reserve fund and profit and loss	100,387 84
Loans on real estate	259,575 00	Due depositors	331,835 25
Loans on other securities (grain, etc.)	10,000 00	Due banks and bankers	29,094 96
Loans on personal security (including overdrafts).....	444,694 78	Other liabilities	122 14
Money on hand	38,026 08		
Checks and other cash items	1,287 75		
Due from banks and bankers	3,086 85		
Furniture and fixtures	1,600 00		
Expenses and taxes	263 65		
Total resources.....	\$761,440 19	Total liabilities	\$761,440 19

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Charles Cadwalader	121 shares.	H. W. Brown	37 shares.
J. S. Cone	567 shares.	A. Brown	100 shares.
H. Kraft	105 shares.		

Total number of shares held by the Directors is 930 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tehama	\$2,600 00	\$3,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama	\$250,575 00	\$388,746 00
Shasta	3,000 00	4,500 00
Lassen	6,000 00	12,000 00
Totals	\$259,575 00	\$405,246 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse.....	\$10,000 00	\$12,900 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Tehama County, doing business at Red Bluff, County of Tehama, on the twenty-second day of September, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$150 00	Capital paid up.....	\$300,000 00
Invested in school warrants.....	205 39	Reserve fund.....	60,000 00
Loans on real estate.....	203,144 00	Due depositors.....	264,631 90
Loans on other securities (grain, etc.).....	43,636 98	Due banks and bankers.....	101,182 63
Loans on personal security.....	461,407 61	Interest collected.....	7,684 45
Money on hand.....	37,235 79	Rents, exchange, etc.....	191 92
Due from banks and bankers.....	2,209 20	Dividends unpaid.....	135 00
Furniture, fixtures, etc.....	2,000 00	Profit and loss.....	15,000 00
Expenses, taxes, etc.....	1,437 00	Other liabilities.....	2,600 07
Total resources.....	\$751,425 97	Total liabilities.....	\$751,425 97

RED BLUFF, September 23, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Tehama. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Tehama County, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

CHARLES CADWALADER, President.
W. B. CAHOONE, Cashier.

Subscribed and sworn to before me, this twenty-second day of September, 1886.

W. W. MORELAND,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Bank of Tehama County is located in the Town of Red Bluff, Tehama County. The Town of Red Bluff is a good business center, in the midst of a fine wheat-growing district. The location is good also for grapes and fruit growing. Considering the distance from market, the fruit charges are much more reasonable than in some other locations. This adds much to the prosperity of the district. Red Bluff has a population of about twenty-five hundred. Land for farming is worth about fifty dollars per acre, while fine grazing land can be had for from three dollars to ten per acre. The bank has been always well managed, and is paying its shareholders about ten per cent per annum on the capital invested.

SEMI-ANNUAL REPORT OF THE

BANK OF TOMALES.

[Incorporated June 25, 1875.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

WARREN DUTTON, President.

THOS. J. ABLES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	3,000 00	Reserve fund and profit and loss	65,291 99
Loans on real estate	124,400 30	Due depositors	36,061 98
Loans on stocks, bonds, and warrants	4,000 00	Due banks and bankers	23,704 91
Loans on personal security (including overdrafts)	74,468 26		
Money on hand	8,554 04		
Due from banks and bankers	52 30		
Furniture and fixtures	1,000 00		
Interest accrued	5,186 31		
Expenses and taxes	1,397 67		
Total resources	\$225,058 88	Total liabilities	\$225,058 88

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Warren Dutton	200 shares.	Hollis Hitchcock	50 shares.
John Griffin	50 shares.	Henry E. Lawrence	74 shares.
Geo. W. Burbank	50 shares.		

Total number of shares held by the Directors is 424 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Marin	\$3,000 00	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin	\$57,687 65	\$86,500 00
Sonoma	66,712 65	100,000 00
Totals	\$124,400 30	\$186,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
73 shares capital stock Bank of Tomales.	\$7,300 00	\$4,000 00	\$11,970 00

SEMI-ANNUAL REPORT OF THE

BANK OF TOMALES.

[Incorporated June 25, 1875.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

WARREN DUTTON, President.

THOS. J. ABLES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	3,000 00	Reserve fund and profit and loss	70,930 48
Loans on real estate	125,130 30	Due depositors	51,625 13
Loans on stocks, bonds, and warrants	6,138 23		
Loans on personal security (including overdrafts)	47,339 89		
Money on hand	9,039 09		
Due from banks and bankers	18,940 41		
Furniture and fixtures	1,000 00		
Interest accrued	8,774 38		
Expenses and taxes	193 31		
Total resources	\$222,555 61	Total liabilities	\$222,555 61

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Warren Dutton	200 shares.	Hollis Hitchcock	50 shares.
G. W. Burbank	66 shares.	Henry E. Lawrence	74 shares.
John Griffin	50 shares.		

Total number of shares held by the Directors is 440 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Marin	\$3,000 00	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin and Sonoma	\$125,130 30	\$185,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
74 shares capital stock Bank of Tomales	\$7,300 00	\$6,138 23	\$12,410 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Tomales, doing business at Tomales, County of Marin, on the fifteenth day of April, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid up.....	\$100,000 00
Other real estate.....	3,000 00	Reserve fund.....	60,000 00
Loans on real estate.....	140,370 57	Due depositors.....	37,093 79
Loans on personal security.....	48,891 57	Due banks and bankers	2,214 65
Money on hand	4,035 44	Interest collected.....	3,075 20
Furniture, fixtures, etc.....	1,000 00		
Expenses, taxes, etc.....	2,086 22		
Total resources.....	\$202,383 64	Total liabilities	\$202,383 64

TOMALES, April 16, 1887.

To the Hon. GEORGE A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

WM. F. WHITE.
Bank Commissioner.

STATE OF CALIFORNIA, }
County of Marin. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Tomales, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. S. BOSTICK, Assistant Cashier.

Subscribed and sworn to before me, this fifteenth day of April, 1887.

WM. F. WHITE,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Bank of Tomales is located in the Town of Tomales, in Marin County. Tomales is a small town of about two hundred and fifty inhabitants. It is in the heart of one of the best dairy farming districts in the whole State, and is famous for its fine dairy products. It also produces potatoes, wheat, and barley. It is sixty miles from San Francisco, and the charges for freight are much too high. The land can be had at from thirty dollars to sixty per acre. The bank has been a success and well managed in all respects. No dividend has ever been paid to its shareholders, but it has made well on the capital invested, as about eighty thousand dollars of the amount appearing as its capital and reserve fund came from the earnings of the bank.

SEMI-ANNUAL REPORT OF THE

BANK OF TULARE.

[Incorporated July 27, 1885.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

E. LATHROP, President.

(Office hours: — A. M. to — P. M.)

J. A. LINDSAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,889 42	Capital paid in coin	\$35,000 00
County warrants	586 00	Reserve fund and profit and loss	5,543 84
Loans on real estate	44,082 59	Due depositors	92,196 04
Loans on personal security (including overdrafts)	44,947 68	Due banks and bankers	2,090 08
Money on hand	23,904 78		
Due from banks and bankers	10,908 87		
Furniture and fixtures	1,079 58		
Interest accrued	3,431 04		
Total resources	\$134,829 96	Total liabilities	\$134,829 96

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$35,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$35.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Lathrop	127 shares.	H. Mabury	350 shares.
J. Goldman	185 shares.	J. H. Braly	150 shares.
F. M. Shultz	20 shares.		

Total number of shares held by the Directors is 832 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare	\$44,082 59	\$88,165 18

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
Tulare County warrants	\$586 00

SEMI-ANNUAL REPORT OF THE

BANK OF TULARE.

[Incorporated July 27, 1885.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

E. LATHROP, President.

J. A. LINDSAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$14,433 27	Capital paid in coin	\$35,000 00
Loans on real estate.....	68,398 30	Reserve fund and profit and loss	11,552 30
Loans on personal security (in- cluding overdrafts)	55,993 28	Due depositors	136,955 63
Money on hand	32,401 82		
Checks and cash items.....	150 00		
Due from banks and bankers....	5,693 42		
Furniture and fixtures	1,148 82		
Interest accrued.....	5,289 02		
Total resources.....	\$183,507 93	Total liabilities.....	\$183,507 93

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$35,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$35.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Lathrop	152 shares.	J. H. Braly	100 shares.
J. Goldman	195 shares.	H. Mabury	350 shares.
E. A. Braly	100 shares.		

Total number of shares held by the Directors is.....897 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare	\$68,398 30	\$136,796 60

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Tulare, doing business at Tulare, County of Tulare, on the twenty-fifth day of October, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,128 41	Capital paid up	\$35,000 00
Invested in stocks, bonds, and warrants	152 18	Due depositors	94,956 17
Loans on real estate	36,063 68	Due banks and bankers	464 57
Loans on other securities (grain, etc.)	13,024 59	Interest collected	4,884 21
Loans on personal security	32,255 45	Rents, exchange, etc.	1,334 11
Money on hand	22,684 99	Profit and loss	1,182 79
Due from banks and bankers	20,730 94		
Furniture, fixtures, etc.	1,000 00		
Expenses, taxes, etc.	3,781 61		
Other assets	3,000 00		
Total resources	\$137,821 85	Total liabilities	\$137,821 85

TULARE, October 26, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

WM. F. WHITE,
Bank Commissioner.

STATE OF CALIFORNIA, } ss.
County of Tulare. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Tulare, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

J. A. LINDSAY, Cashier.
E. LATHROP, President.

Subscribed and sworn to before me, this twenty-sixth day of October, 1886.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

BANK OF UKIAH.

[Incorporated January 10, 1874.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

R. McGARVEY, President.

SAMUEL WHEELER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,538 10	Capital paid in coin	\$250,000 00
Real estate taken for debt.....	2,697 67	Reserve fund and profit and loss	49,221 94
Miscellaneous bonds and stocks.....	204 12	Due depositors	136,779 54
County warrants.....	1,877 11	Other liabilities	12,323 15
Loans on real estate.....	240,773 56		
Loans on personal security (including overdrafts).....	84,377 95		
Money on hand.....	45,223 26		
Due from banks and bankers.....	107,632 86		
Total resources.....	\$498,324 63	Total liabilities.....	\$498,324 63

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

G. Hagenmyer.....	367 shares.	John S. Reed.....	31 shares.
R. McGarvey.....	100 shares.	L. T. Day.....	25 shares.
John P. Hoffman.....	66 shares.		

Total number of shares held by the Directors is 589 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$2,697 67	\$3,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$212,647 51	\$500,000 00
Humboldt	15,390 95	50,000 00
Trinity	12,735 09	50,000 00
Totals	\$240,773 56	\$600,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Russian River Toll Road.....	\$2,500 00	\$204 12	\$1,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Mendocino County warrants	\$1,877 11	\$1,877 11	\$1,900 00

SEMI-ANNUAL REPORT OF THE

BANK OF UKIAH.

[Incorporated January 10, 1874.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

R. McGARVEY, President.

SAMUEL WHEELER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,538 10	Capital paid in coin	\$250,000 00
Real estate taken for debt.....	2,697 67	Reserve fund and profit and loss	48,164 93
Miscellaneous bonds and stocks ..	46 32	Due depositors	104,648 03
Loans on real estate	241,998 95	Due banks and bankers	2,715 76
Loans on personal security (including overdrafts).....	94,151 61	Other liabilities.....	45 00
Money on hand	13,148 80		
Due from banks and bankers.....	37,992 27		
Total resources.....	\$405,573 72	Total liabilities	\$405,573 72

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. P. Hoffman	66 shares.	R. McGarvey	100 shares.
G. Hagenmyer	367 shares.	J. S. Reed	31 shares.
L. S. Day	25 shares.		

Total number of shares held by the Directors is 589 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$2,697 67	\$3,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$213,541 71	\$450,000 00
Humboldt	15,460 40	50,000 00
Trinity	12,996 84	50,000 00
Totals	\$241,998 95	\$550,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Russian River Toll Road.....	\$2,500 00	\$46 32	\$500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Ukiah, doing business at Ukiah, County of Mendocino, on the twenty-fifth day of June, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,000 00	Capital paid up.....	\$250,000 00
Other real estate	2,697 67	Due depositors	100,474 56
Invested in stocks	46 32	Due banks and bankers	2,249 46
Loans on real estate	233,980 26	Interest collected	3,202 61
Loans on personal security.....	100,365 61	Rents, exchange, etc.	640 18
Money on hand	6,224 96	Dividends unpaid	45 00
Due from banks and bankers...	33,139 38	Profit and loss	33,183 84
Expenses, taxes, etc.....	1,341 45		
Total resources.....	\$389,795 65	Total liabilities.....	\$389,795 65

UKIAH, June 27, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

W. W. MORELAND,
Bank Commissioner.

STATE OF CALIFORNIA, }
County of Mendocino. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Ukiah, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

SAMUEL WHEELER.
R. MCGARVEY.

Subscribed and sworn to before me, this twenty-seventh day of June, 1887.

W. W. MORELAND,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

UNION BANK OF REDLANDS—SAN BERNARDINO COUNTY.

[Incorporated March 10, 1887.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

CURTIS WELLS, President.

R. B. LANE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,894 68	Capital paid in coin	\$12,500 00
Loans on real estate	7,000 00	Reserve fund and profit and loss	108 49
Loans on stocks, bonds, and warrants	5,200 00	Due depositors	62,159 11
Loans on personal security (including overdrafts)	11,961 81		
Money on hand	12,354 51		
Due from banks and bankers	34,205 42		
Furniture and fixtures	775 00		
Expenses and taxes	376 18		
Total resources	\$74,767 60	Total liabilities	\$74,767 60

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$12,500. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. J. Hayes	50 shares.	Lewis Jacobs	10 shares.
William Craig	5 shares.	H. M. Barton	10 shares.
E. G. Judson	20 shares.	R. B. Lane	5 shares.
R. J. Waters	1 share.	Curtis Wells	175 shares.
James F. Drake	5 shares.		

Total number of shares held by the Directors is

281 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$7,000 00	\$24,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Certificates of Bear Valley, Redlands, and Redland, Lugonia, and Crafton Water Companies' stock	\$8,200 00	\$5,200 00	\$9,360 00

SEMI-ANNUAL REPORT OF THE
UNIVERSITY BANK OF LOS ANGELES.

[Incorporated March 23, 1887.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

R. M. WIDNEY, President.

(Office hours: — A. M. to — P. M.)

G. L. ARNOLD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$106,674 53	Capital paid in coin.....	\$100,000 00
Loans on stocks, bonds, and warrants.....	54,445 30	Reserve fund and profit and loss.....	3,337 42
Loans on other securities (grain, etc.).....	1,000 00	Due depositors.....	188,463 55
Loans on personal security (including overdrafts).....	14,136 65		
Money on hand.....	37,857 24		
Due from banks and bankers.....	74,313 40		
Furniture and fixtures.....	2,157 85		
Expenses and taxes.....	1,216 00		
Total resources.....	\$291,800 97	Total liabilities.....	\$291,800 97

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. M. Widney.....	200 shares.	C. M. Wells.....	40 shares.
E. M. Ross.....	65 shares.	F. A. Gibson.....	10 shares.
W. H. Workman.....	30 shares.	A. H. Judson.....	10 shares.
D. O. Miltimore.....	100 shares.		—

Total number of shares held by the Directors is455 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$77,674 53	\$216,200 00
San Bernardino.....	29,000 00	232,000 00
Totals.....	\$106,674 53	\$448,200 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Hesperia Land and Water Company.....	\$83,000 00	\$8,275 00	\$166,000 00
University Bank stock.....	68,500 00	46,170 30	68,500 00
Totals.....	\$151,500 00	\$54,445 30	\$234,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
First, accepted orders on Hesperia L. and W. Co. for \$1,000 } Second, land contracts assigned ----- 2,000 }	\$1,000 00	\$3,000 00
Amount loaned on 30, 60, and 90 day two and three named paper-----	10,032 90	10,032 90
Totals -----	\$11,032 90	\$13,032 90

SEMI-ANNUAL REPORT OF THE

BANK OF VACAVILLE.

[Incorporated April 13, 1883.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

R. D. ROBBINS, President.

EDWARD FISHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$30,925 48	Capital paid in coin.....	\$30,000 00
Loans on personal security (including overdrafts).....	59,987 00	Reserve fund and profit and loss.....	13,602 71
Money on hand.....	3,522 70	Due depositors.....	41,694 16
Furniture and fixtures.....	1,000 00	Due banks and bankers.....	10,138 31
Total resources.....	\$95,435 18	Total liabilities.....	\$95,435 18

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins.....	525 shares.	G. R. Thurber.....	15 shares.
W. B. Parker.....	289 shares.	L. M. Buck.....	10 shares.
D. Dutton.....	30 shares.		

Total number of shares held by the Directors is 869 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano.....	\$30,925 48	\$60,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF VACAVILLE.

[Incorporated April 13, 1883.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

R. D. ROBBINS, President.

EDWARD FISHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$37,625 48	Capital paid in coin.....	\$40,000 00
Loans on personal security (including overdrafts).....	78,958 84	Reserve fund and profit and loss.....	3,602 71
Money on hand.....	7,394 67	Due depositors.....	28,304 80
Due from banks and bankers.....	71 32	Due banks and bankers.....	52,591 90
Furniture and fixtures.....	1,000 00	Interest collected.....	1,799 13
Expenses and taxes.....	1,341 13	Exchange collected.....	92 90
Total resources.....	\$126,391 44	Total liabilities.....	\$126,391 44

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$40,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins	525 shares.	E. R. Thurber	15 shares.
W. B. Parker	289 shares.	L. W. Buck	10 shares.
D. Dutton	30 shares.		

Total number of shares held by the Directors is 869 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$37,625 48	\$75,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Vacaville, doing business at Vacaville, County of Solano, on the seventh day of May, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$32,063 82	Capital paid up	\$40,000 00
Loans on personal security	78,359 86	Reserve fund	3,602 71
Money on hand	8,497 43	Due depositors	24,730 09
Due from banks and bankers	550 30	Due banks and bankers	51,992 41
Furniture, fixtures, etc.	1,000 00	Interest collected	1,036 17
Expenses, taxes, etc.	974 32	Rents, exchange, etc.	54 35
Total resources	\$121,445 73	Total liabilities	\$121,445 73

VACAVILLE, May 9, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Solano. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Vacaville, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

EDW. FISHER, Cashier.

Subscribed and sworn to before me, this ninth day of May, 1887.

W. W. MORELAND,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Bank of Vacaville is located in the small Town of Vacaville, Solano County. This section is deservedly famous for its early fruit productions. In this respect it is, perhaps, unsurpassed by any section of the State. Most of its fruit productions go directly East over the Central Pacific Railroad. The valley is healthy and charming in every respect. The bank is new, is well conducted so far, and there is no reason why it should not prove a satisfactory financial success.

SEMI-ANNUAL REPORT OF THE
BANK OF VENTURA—SAN BUENAVENTURA.

[Incorporated September 19, 1874.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

THOS. R. BARD, President.

HENRY CLAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$90,000 00
County warrants	2,302 90	Reserve fund and profit and loss	21,726 10
Loans on real estate	45,720 13	Due depositors	231,348 15
Loans on personal security (including overdrafts)	107,487 36		
Money on hand	47,134 64		
Due from banks and bankers	136,429 22		
Furniture and fixtures	1,000 00		
Total resources	\$343,074 25	Total liabilities	\$343,074 25

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$90,000; the total amount actually paid in coin by stockholders for capital stock is \$90,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$36.

The names of the Directors, and number of shares of stock held by each, are as follows:

Thos. R. Bard	415 shares.	E. P. Foster	430 shares.
Henry Clay	60 shares.	J. S. Collins	250 shares.
S. C. McKeeby	125 shares.	J. A. Walker	220 shares.
A. Bernheim	170 shares.		

Total number of shares held by the Directors is1,670 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura	\$45,720 13	\$85,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants	\$2,302 90	..... Par.

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Personal indorsements	\$94,480 00

SEMI-ANNUAL REPORT OF THE
BANK OF VENTURA—SAN BUENAVENTURA.

[Incorporated September 19, 1874.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

THOS. R. BARD, President.

HENRY CLAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$90,000 00
Miscellaneous bonds and stocks	600 00	Reserve fund and profit and loss	26,050 48
Loans on real estate	116,136 03	Due depositors	334,192 02
Loans on personal security (including overdrafts)	122,465 65	Due banks and bankers	839 45
Money on hand	34,931 43		
Due from banks and bankers	137,557 95		
Furniture and fixtures	1,000 00		
Other assets	35,390 89		
Total resources	\$451,081 95	Total liabilities	\$451,081 95

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$90,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$36.

The names of the Directors, and number of shares of stock held by each, are as follows:

Thos. R. Bard	415 shares.	E. P. Foster	430 shares.
Henry Clay	60 shares.	J. A. Walker	220 shares.
S. C. McKeeby	125 shares.	V. A. Simpson	50 shares.
A. Bernheim	420 shares.		

Total number of shares held by the Directors is 1,720 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura	\$116,136 02	\$232,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Ventura County bonds	\$600 00	\$600 00	\$600 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Personal indorsements	\$111,660 57
Description of the "Other Assets."	Amount on Books.
Call loan	\$35,390 89

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Ventura, doing business at San Buenaventura, County of Ventura, on the twenty-third day of October, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid up.....	\$90,000 00
Invested in county warrants	695 00	Due depositors	130,516 91
Loans on real estate.....	47,375 91	Interest collected	1,738 84
Loans on stocks and bonds.....	13,534 56	Rents, exchange, etc.....	61 97
Loans on other securities (grain, etc.)	1,545 00	Profit and loss.....	19,092 08
Loans on personal security.....	95,985 99		
Money on hand	25,470 03		
Due from banks and bankers.....	52,744 56		
Furniture, fixtures, etc.....	1,000 00		
Expenses, taxes, etc.....	57 75		
Total resources.....	\$241,409 80	Total liabilities.....	\$241,409 80

VENTURA, October 25, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

W. W. MORELAND,
Bank Commissioner.

STATE OF CALIFORNIA, }
County of Ventura. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Ventura, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

HENRY CLAY, Cashier.

Subscribed and sworn to before me, this twenty-fifth day of October, 1886.

W. W. MORELAND,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Bank of Ventura is located in the Town of San Buenaventura, in Ventura County. This town is advantageously situated, near the sea, at the opening of a fine farming valley of about sixty miles in length. This valley is famous for its large crops of barley, corn, and beans. It also produces fine fruit of many varieties. Its distance from San Francisco is three hundred and twenty-five miles, but its water communication gives it reasonably low freight charges, not exceeding two dollars per ton. The town has a population of about two thousand inhabitants. The bank has been well managed, and pays its shareholders an average dividend of nine per cent per annum on the capital invested.

SEMI-ANNUAL REPORT OF THE

BANK OF VISALIA.

[Incorporated August 31, 1874.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

R. E. HYDE, President.

C. J. GIDDINGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	11,099 65	Reserve fund and profit and loss	70,486 95
United States bonds	5,465 62	Due depositors	367,996 38
County warrants	2,672 97		
Loans on real estate	218,282 03		
Loans on stocks, bonds, and warrants	660 00		
Loans on other securities (grain, etc.)	600 00		
Loans on personal security (including overdrafts)	200,980 97		
Money on hand	69,022 84		
Due from banks and bankers	97,473 26		
Furniture and fixtures	1,400 00		
Interest accrued	17,737 50		
Other assets	3,088 49		
Total resources	\$638,483 33	Total liabilities	\$638,483 33

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. E. Hyde	838 shares.	J. D. Hyde	22 shares.
C. Burrel	588 shares.	T. Lindsay	23 shares.
C. J. Giddings	40 shares.		

Total number of shares held by the Directors is1,511 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare	\$11,099 65	\$15,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare	\$214,282 03	\$300,000 00
Fresno	4,000 00	7,500 00
Totals	\$218,282 03	\$307,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cents	\$5,000 00	\$5,465 62	\$6,000 00
County warrants	2,672 97	2,672 97	2,672 97
Totals	\$7,672 97	\$8,148 59	\$8,672 97

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Stocks in irrigating ditches.....	\$1,500 00	\$660 00	\$1,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse.....	\$600 00	\$750 00

SEMI-ANNUAL REPORT OF THE

BANK OF VISALIA.

[Incorporated August 31, 1874.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

R. E. HYDE, President.

(Office hours: — A. M. to — P. M.)

C. J. GIDDINGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	14,123 26	Reserve fund and profit and loss	79,412 92
United States bonds.....	5,465 62	Due depositors	343,282 99
County warrants	100 00	Due banks and bankers	5,110 13
Loans on real estate	215,944 25		
Loans on personal security (including overdrafts).....	244,835 86		
Money on hand	17,544 31		
Due from banks and bankers.....	95,560 86		
Furniture and fixtures	1,400 00		
Interest accrued	21,835 50		
Other assets (collections)	996 38		
Total resources	\$627,806 04	Total liabilities	\$627,806 04

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. E. Hyde.....	838 shares.	T. Lindsay	23 shares.
C. Burrel	588 shares.	J. D. Hyde.....	22 shares.
C. J. Giddings	40 shares.		

Total number of shares held by the Directors is 1,511 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare.....	\$14,123 26	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare.....	\$211,944 25	\$400,000 00
Fresno	4,000 00	10,000 00
Totals	\$215,944 25	\$410,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$5,000 00	\$5,465 62	\$6,000 00
Tulare County warrants	100 00	100 00	100 00
Totals	\$5,100 00	\$5,565 62	\$6,100 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Visalia, doing business at Visalia, County of Tulare, on the twenty-sixth day of October, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid up.....	\$200,000 00
Other real estate	11,170 07	Reserve fund.....	40,000 00
Invested in stocks, bonds, and warrants	6,152 99	Due depositors	269,155 58
Loans on real estate.....	211,392 88	Interest collected.....	5,552 36
Loans on personal security.....	163,910 71	Rents, exchange, etc.....	15 00
Money on hand	23,016 02	Profit and loss	9,812 80
Due from banks and bankers.....	94,610 87		
Furniture, fixtures, etc.....	1,400 00		
Expenses, taxes, etc.....	121 79		
Other assets	2,760 41		
Total resources.....	\$524,535 74	Total liabilities.....	\$524,535 74

VISALIA, October 27, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

WM. F. WHITE,
Bank Commissioner.

STATE OF CALIFORNIA, }
County of Tulare. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Visalia, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

R. E. HYDE, President.
C. J. GIDDINGS, Cashier.

Subscribed and sworn to before me, this twenty-seventh day of October, 1886.

WM. F. WHITE,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Bank of Visalia is located in the Town of Visalia, Tulare County. The leading productions of this section are wheat, cattle, and sheep. The land sells for from twelve to fifty dollars per acre. It is about two hundred and fifty miles from San Francisco by rail. The bank is under careful management, and has paid its shareholders about eleven per cent per annum on their investment. The population of Visalia is about two thousand, and it cast a vote of about five hundred at the last election.

SEMI-ANNUAL REPORT OF THE
BANK OF WATSONVILLE.

[Incorporated May 11, 1874.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

G. M. BOCKIUS, President.

(Office hours: 9 A. M. to 4 P. M.)

H. S. FLETCHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt.....	17,292 41	Reserve fund and profit and loss	9,077 49
County warrants.....	1,031 81	Due depositors.....	227,696 05
Loans on real estate.....	190,460 00	Due banks and bankers	1,225 95
Loans on stocks, bonds, and warrants	540 00	Other liabilities	2 00
Loans on other securities (grain, etc.)	3,810 00		
Loans on personal security (including overdrafts).....	25,482 17		
Money on hand	28,023 51		
Due from banks and bankers....	157,361 59		
Furniture and fixtures	2,000 00		
Total resources.....	\$438,001 49	Total liabilities.....	\$438,001 49

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

Charles Ford	92 shares.	John T. Porter	6 shares.
G. M. Bockius.....	42 shares.	W. G. Hudson.....	5 shares.
Thomas Snodgrass	32 shares.	H. S. Fletcher	4 shares.
P. McAllister.....	7 shares.		—

Total number of shares held by the Directors is188 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$17,292 41	\$17,292 41

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$89,420 00	\$134,130 00
Monterey.....	85,900 00	128,850 00
San Benito	15,140 00	22,710 00
Totals	\$190,460 00	\$285,690 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Santa Cruz and Monterey County school warrants	\$1,179 20	\$1,031 81	\$1,179 20

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
10 shares stock of Bank of Watsonville	\$5,000 00	\$540 00	\$5,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for beans, barley, and wheat	\$3,810 00	\$7,620 00

SEMI-ANNUAL REPORT OF THE

BANK OF WATSONVILLE.

[Incorporated May 11, 1874.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

G. M. BOCKIUS, President.

H. S. FLETCHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,000 00	Capital paid in coin	\$200,000 00
Miscellaneous bonds and stocks	14,000 00	Reserve fund and profit and loss	12,804 46
County warrants	14 25	Due depositors	254,069 94
Loans on real estate	272,320 00		
Loans on stocks, bonds, and warrants	546 00		
Loans on other securities (grain, etc.)	700 00		
Loans on personal security (including overdrafts)	35,339 92		
Money on hand	21,282 09		
Checks and other cash items	5,166 81		
Due from banks and bankers	103,505 33		
Furniture and fixtures	2,000 00		
Total resources	\$466,874 40	Total liabilities	\$466,874 40

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

Charles Ford.....	89 shares.	J. T. Porter	6 shares.
G. M. Bockius.....	42 shares.	Wm. G. Hudson.....	5 shares.
L. Sanborn.....	48 shares.	H. S. Fletcher	4 shares.
Thos. Snodgrass.....	34 shares.		
Total number of shares held by the Directors is.....			228 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz.....	\$153,730 00	\$300,000 00
Monterey.....	91,450 00	200,000 00
San Benito.....	17,140 00	40,000 00
San Mateo.....	10,000 00	17,500 00
Totals	\$272,320 00	\$557,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Central Milling Company stock.....	\$15,000 00	\$14,000 00	\$14,000 00
Monterey County school orders	14 25	14 25	14 25
Totals	\$15,014 25	\$14,014 25	\$14,014 25

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
8 shares Bank of Watsonville stock.....	\$4,000 00	\$546 00	\$4,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for beans and barley	\$700 00	\$1,300 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Watsonville, doing business at Watsonville, County of Santa Cruz, on the twenty-third day of April, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,000 00	Capital paid up.....	\$200,000 00
Invested in stocks, bonds, and warrants	14,014 25	Due depositors	213,603 35
Loans on real estate.....	266,420 00	Interest collected.....	2,532 81
Loans on other securities (grain, etc.)	2,343 40	Rents, exchange, etc.	323 80
Loans on personal security.....	29,034 01	Profit and loss.....	2,896 73
Money on hand	29,943 67		
Due from banks and bankers.....	62,793 91		
Furniture, fixtures, etc.....	2,000 00		
Expenses, taxes, etc.....	807 45		
Totals resources.....	\$419,356 69	Total liabilities	\$419,356 69

WATSONVILLE, April 25, 1887.

To the Hon. GEO. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Santa Cruz. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Watsonville, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. S. FLETCHER, Cashier.
J. J. MOREY, Assistant Cashier.

Subscribed and sworn to before me, this twenty-fifth day of April, 1887.

WM. F. WHITE,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Bank of Watsonville is located in the Town of Watsonville, Santa Cruz County. Watsonville is a town of about two thousand inhabitants, and cast a vote of over five hundred at the last election. It is in about the center of the Pajaro Valley, which for the richness and productiveness of its soil, is not surpassed, if equaled, by the same amount of land in any section of the State. Its general climate is delightful and healthy. The valley is washed by the ocean on one side, and surrounded on the other by high and low hills, which furnish fine grazing for stock. The productions are wheat, barley, beans, hops, and fruit, including all sorts of berries. No irrigation is necessary for crop purposes. The valley land sells at from forty to one hundred and fifty dollars per acre, which, considering its productiveness, the convenience and beauty of its location, makes it to-day the most desirable, and comparatively speaking, the cheapest land to be found in California. Fine grazing land can be had at from fifteen to thirty dollars per acre. The distance from San Francisco is about one hundred miles by rail. The only drawback to the valley is the high charge for freighting. The bank has been well conducted, and has paid its shareholders an average of over eleven per cent per annum on the capital invested since the date of its organization.

SEMI-ANNUAL REPORT OF

WELLS, FARGO & CO.'S BANK—SAN FRANCISCO.

[Incorporated February 5, 1866.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

LLOYD TEVIS, President.

H. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$134,919 39	Capital paid in coin	\$500,000 00
United States bonds	50,031 99	Reserve fund and profit and loss	3,541,912 69
Miscellaneous bonds and stocks	2,000 00	Due depositors	2,524,939 86
Loans on real estate	362,625 78	Due banks and bankers	197,004 34
Loans on stocks, bonds, and warrants	866,033 90		
Loans on other securities (grain, etc.)	140,432 26		
Loans on personal security (including overdrafts)	2,391,689 13		
Money on hand	832,507 65		
Due from banks and bankers	167,171 76		
Furniture and fixtures	4,000 00		
Other assets (at agencies at Carson, Salt Lake, Virginia City, and New York)	1,812,445 03		
Total resources	\$6,763,856 89	Total liabilities	\$6,763,856 89

DETAILS.

The amount of capital stock is \$6,250,000; the amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 62,500.

The names of the Directors, and number of shares of stock held by each, are as follows:

Lloyd Tevis	150 shares.	Wm. Norris	10 shares.
John J. Valentine	1 share.	Charles Crocker	2,421 shares.
Oliver Eldridge	10 shares.	Charles F. Crocker	100 shares.
Geo. E. Gray	20 shares.	Leland Stanford	86½ shares.
James C. Fargo	205 shares.		

Total number of shares held by the Directors is 2,993½ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$41,480 37
Alameda	5,000 00
Sacramento	4,758 00
Salt Lake, Utah	30,000 00
Carson, Nevada	4,000 00
Denver, Colorado	10,000 00
Los Vegas, New Mexico	10,000 00
Chicago, Illinois	2,707 20
Lincoln, Nebraska	3,350 00
El Paso, Texas	4,425 38
Omaha, Nebraska	12,006 94
Kansas City, Missouri	7,191 50
Total	\$134,919 39

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco.....	\$165,198 14
San Diego.....	3,758 80
Santa Clara.....	52,600 00
Alameda.....	2,674 34
Los Angeles.....	90,000 00
State of Illinois.....	45,394 50
State of Nevada.....	3,000 00
Total	\$362,625 78

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$50,000 00	\$50,031 99	\$64,000 00
Utah Central Railroad bonds.....	2,000 00	2,000 00	2,000 00
Totals	\$52,000 00	\$52,031 99	\$66,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Railroad bonds.....	\$350,000 00	\$280,000 00	\$385,000 00
Miscellaneous stocks and bonds.....	800,000 00	586,033 90	750,000 00
Totals	\$1,150,000 00	\$866,033 90	\$1,135,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat, hardware, iron, coal, and canned goods.....	\$140,432 26	\$175,000 00

SEMI-ANNUAL REPORT OF

WELLS, FARGO & CO.'S BANK—SAN FRANCISCO.

[Incorporated February 5, 1866.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

LLOYD TEVIS, President.

H. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$144,986 58	Capital paid in coin	\$500,000 00
United States bonds	54,935 99	Reserve fund and profit and loss	3,750,634 25
Miscellaneous bonds and stocks	2,000 00	Due depositors	2,523,903 42
Loans on real estate	156,829 51	Due banks and bankers	115,672 01
Loans on stocks, bonds, and warrants	890,289 74		
Loans on other securities (grain, etc.)	370,035 86		
Loans on personal security (including overdrafts)	2,447,500 26		
Money on hand	1,073,153 72		
Due from banks and bankers	134,397 27		
Furniture and fixtures	4,000 00		
Assets at other agencies:			
Carson	\$50,445 12		
Salt Lake	742,052 69		
Virginia City	37,957 36		
New York	781,625 58		
Total resources	\$6,890,209 68	Total liabilities	\$6,890,209 68

DETAILS.

The amount of capital stock is \$6,250,000; the amount subscribed is \$—; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 62,500; the amount paid up on each share of stock is \$—.

The names of the Directors, and number of shares of stock held by each, are as follows:

Lloyd Tevis	— shares.	Oliver Eldridge	— shares.
Leland Stanford	— shares.	G. E. Gray	— shares.
Wm. Norris	— shares.	C. F. Crocker	— shares.
Charles Crocker	— shares.	J. J. Valentine	— shares.
J. C. Fargo	— shares.		—

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$40,000 00	\$45,000 00
Alameda	5,000 00	5,000 00
Sacramento	4,758 00	6,000 00
Salt Lake, Utah	30,073 03	35,000 00
Denver, Colorado	10,000 00	8,000 00
Las Vegas, New Mexico	10,000 00	13,000 60
Carson, Nevada	4,000 00	5,000 00
Chicago	2,707 20	2,500 00
Lincoln, Nebraska	3,350 00	3,350 00
El Paso, Texas	4,425 38	8,000 00
Omaha, Nebraska	15,981 47	25,000 00
Kansas City	7,191 50	8,000 00
San Diego, California	7,500 00	7,500 00
Totals	\$144,986 58	\$171,350 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Napa	\$7,709 65
Siskiyou	75 00
Alameda	3,000 00
San Francisco	10,794 86
Fresno	1,250 00
Sacramento	80,000 00
Marin	4,000 00
Santa Clara	50,000 00
Total	\$156,829 51

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent consols	\$52,000 00	\$54,935 99	\$66,560 00
Utah Central Railroad	2,000 00	2,000 00	2,000 00
Totals	\$54,000 00	\$56,935 99	\$68,560 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Railroad bonds	\$250,000 00	\$175,000 00	\$260,000 00
Miscellaneous bonds and stocks	750,000 00	615,000 00	750,000 00
Totals	\$1,000,000 00	\$790,000 00	\$1,010,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat, grain sacks, hardware, coal, canned goods, etc.	\$370,035 86	\$425,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of Wells, Fargo & Co.'s Bank, doing business at City and County of San Francisco, on the twentieth day of December, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$134,919 39	Capital paid up.....	\$500,000 00
Invested in stocks, bonds, and warrants	55,361 78	Reserve fund.....	3,521,485 98
Loans on real estate	251,467 92	Due depositors	2,600,723 51
Loans on stocks and bonds.....	765,108 38	Due banks and bankers	125,879 79
Loans on other securities (grain, etc.).....	174,208 00		
Loans on personal security.....	1,971,000 95		
Money on hand	1,402,136 13		
Due from banks and bankers and agencies	1,971,561 29		
Furniture, fixtures, etc.....	4,100 00		
Other assets	18,165 44		
Total resources.....	\$6,748,089 28	Total liabilities	\$6,748,089 28

SAN FRANCISCO, December 22, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
City and County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of Wells, Fargo & Co.'s Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. WADSWORTH, Secretary.

Subscribed and sworn to before me, this twenty-first day of December, 1886.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

BANK OF WILLOWS.

[Incorporated September 2, 1880.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President.

(Office hours: 9 A. M. to 3 P. M.)

WM. C. MURDOCK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$14,126 01	Capital paid in coin	\$200,000 00
Real estate taken for debt	5,500 00	Reserve fund and profit and loss	14,356 14
Miscellaneous bonds and stocks	26,500 00	Due depositors	100,091 41
Loans on real estate	41,020 00	Due banks and bankers	108,540 88
Loans on stocks, bonds, and warrants	13,760 00		
Loans on other securities (grain, etc.)	155,186 00		
Loans on personal security (including overdrafts)	207,179 58		
Money on hand	17,716 84		
Furniture and fixtures	2,000 00		
Total resources	\$482,988 43	Total liabilities	\$482,988 43

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	1,020 shares.	N. A. Rideout	80 shares.
Wm. C. Murdock	300 shares.	P. H. Green	40 shares.
W. C. Belcher	200 shares.		

Total number of shares held by the Directors is 1,640 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$5,500 00	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$41,020 00	\$80,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Willows Warehouse Association	\$26,000 00	\$26,000 00	\$30,000 00
Willows Agricultural Association	500 00	500 00	500 00
Totals	\$26,500 00	\$26,500 00	\$30,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Willows Warehouse Association	\$24,000 00	\$13,760 00	\$27,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse.....	\$155,186 00	\$175,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF WILLOWS.

[Incorporated September 2, 1880.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

N. D. RIDEOUT, President.

WM. C. MURDOCH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$17,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	5,500 00	Reserve fund and profit and loss	24,037 16
Miscellaneous bonds and stocks	34,100 00	Due depositors.....	137,874 04
Loans on real estate.....	42,420 00	Due banks and bankers	60,622 44
Loans on stocks, bonds, and warrants	13,760 00		
Loans on other securities (grain, etc.)	38,746 00		
Loans on personal security (including overdrafts).....	254,905 50		
Money on hand	14,102 14		
Furniture and fixtures	2,000 00		
Total resources.....	\$422,533 64	Total liabilities.....	\$422,533 64

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	1,020 shares.	P. H. Green	40 shares.
N. A. Rideout	80 shares.	W. C. Murdoch	300 shares.
W. C. Belcher	150 shares.		
Total number of shares held by the Directors is		1,590 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$5,500 00	\$5,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$42,420 00	\$85,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Willows Warehouse Association	\$26,000 00	\$26,000 00	\$30,000 00
Willows Agricultural Association	600 00	600 00	600 00
Bank of Orland	30,000 00	7,500 00	8,000 00
Totals	\$56,600 00	\$34,100 00	\$38,600 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Willows Warehouse Association	\$24,000 00	\$13,760 00	\$28,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouses	\$38,746 00	\$45,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Willows, doing business at Willows, County of Colusa, on the twenty-first day of September, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,872 26	Capital paid up.....	\$200,000 00
Other real estate	5,500 00	Reserve fund.....	2,000 00
Invested in stocks and county warrants	26,325 85	Due depositors	128,571 22
Loans on real estate	40,020 00	Due banks and bankers	75,577 95
Loans on stocks and bonds	17,760 00	Interest collected	5,589 83
Loans on other securities (grain, etc.)	65,772 86	Rents, exchange, etc.	699 40
Loans on personal security	227,928 29	Profit and loss.....	81 26
Money on hand	13,307 15		
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	1,033 25		
Total resources	\$412,519 66	Total liabilities.....	\$412,519 66

WILLOWS, September 21, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Colusa. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Willows, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

WM. C. MURDOCH, Cashier.

Subscribed and sworn to before me, this twenty-first day of September, 1886.

W. W. MORELAND,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Bank of Willows is located in the Town of Willows, in Colusa County. It contains about fifteen hundred inhabitants, and cast a vote of three hundred at the last election. The surrounding country is mostly valley land, and devoted almost entirely to wheat growing, although whenever tried, grape and fruit growing have been very successful. The communication with San Francisco is by rail, and the freight charges are more reasonable than usual, being two dollars and fifty cents per ton. The tonnage shipped from Willows every year is immense. The price of land runs from ten dollars per acre to fifty dollars for the best. The earnings of the bank ever since its organization have been most satisfactory to its shareholders, indicating good management and a prosperous country; of the amount appearing as paid up capital, one hundred thousand dollars is capitalized earnings of the bank.

SEMI-ANNUAL REPORT OF THE

BANK OF WINTERS.

[Incorporated November 6, 1885.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours : — A. M. to — P. M.)

E. WOLFSKILL, President.

J. B. McARTHUR, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,091 13	Capital paid in coin	\$50,000 00
County warrants	682 10	Reserve fund and profit and loss	559 65
Loans on real estate	5,150 00	Due depositors	17,580 58
Loans on other securities (grain, etc.)	3,255 00	Due banks and bankers	15,076 60
Loans on personal security (including overdrafts)	61,878 54	Other liabilities	1,500 00
Money on hand	3,510 05		
Due from banks and bankers	215 00		
Furniture and fixtures	1,047 46		
Interest accrued	1,887 55		
Total resources	\$84,716 83	Total liabilities	\$84,716 83

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Wolfskill	75 shares.	S. K. Baker	50 shares.
W. Sims	10 shares.	E. J. Englehart	50 shares.
M. Kahn	300 shares.		

Total number of shares held by the Directors is 485 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo	\$5,150 00	\$15,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Yolo County school warrants	\$707 95	\$682 10	\$707 95

AMOUNT LOANED ON OTHER SECURITIES.

Description of other Securities.	Amount Loaned.	Value of Securities.
Wheat, 369,370 pounds	\$3,255 00	\$4,100 00

SEMI-ANNUAL REPORT OF THE

BANK OF WINTERS.

[Incorporated November 6, 1885.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

E. WOLFSKILL, President.

J. B. McARTHUR, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,083 13	Capital paid in coin	\$60,000 00
County warrants	89 30	Reserve fund and profit and loss	3,027 46
Loans on real estate	5,150 00	Due depositors	25,328 87
Loans on other securities (grain, etc.)	2,100 00	Due banks and bankers	13,158 39
Loans on personal security (including overdrafts)	78,639 17	Other liabilities	75 00
Money on hand	4,632 80		
Checks and other cash items	71 60		
Due from banks and bankers	170 77		
Furniture and fixtures	1,047 46		
Interest accrued	2,605 49		
Total resources	\$101,589 72	Total liabilities	\$101,589 72

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Wolfskill	75 shares.	S. K. Baker	50 shares.
Wm. Sims	10 shares.	E. J. Englehart	50 shares.
Emile E. Kahn	71 shares.		

Total number of shares held by the Directors is 256 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo	\$5,150 00	\$15,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
School warrants Yolo and Solano Counties	\$97 50	\$89 30	\$97 50

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
121,125 pounds wheat	\$1,300 00	\$1,998 56
3,000 acres growing grain	800 00	4,500 00
Totals	\$2,100 00	\$6,498 56

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Winters, doing business at Winters, County of Yolo, on the ninth day of May, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,083 13	Capital paid up	\$59,900 00
Loans on real estate	5,848 82	Reserve fund	559 65
Loans on other securities (grain, etc.)	1,300 00	Due depositors	20,153 04
Loans on personal security	77,336 34	Due banks and bankers	16,199 13
Money on hand	2,675 95	Interest collected	487 00
Due from banks and bankers	954 20	Rents, exchange, etc.	34 13
Furniture, fixtures, etc.	1,047 46	Dividends unpaid	75 00
Expenses, taxes, etc.	496 62	Profit and loss	52
Other assets	665 95		
Total resources	\$97,408 47	Total liabilities	\$97,408 47

WINTERS, May 10, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Yolo. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Winters, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

J. B. McARTHUR, Cashier.

Subscribed and sworn to before me, this tenth day of May, 1887.

A. W. POTTS,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

The Bank of Winters is located in Winters, Yolo County. It is the center of a fine farming district, both for wheat and fruit growing, the fruit maturing remarkably early. The town has a population of about seven hundred, and bids fair for prosperity in the future. The bank is entirely new, but is making a good beginning to acquire the confidence of the public and make it a success financially.

SEMI-ANNUAL REPORT OF THE
BANK OF WOODLAND.

[Incorporated November 16, 1868.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3:30 P. M.)

J. D. STEPHENS, President.

C. F. THOMAS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and furniture.	\$15,000 00	Capital paid in coin	\$700,000 00
Real estate	5,000 00	Reserve fund and profit and loss	148,322 51
County warrants	11,468 64	Due depositors	453,792 79
Loans on real estate	612,158 03	Due banks and bankers	20,874 80
Loans on other securities (grain, etc.)	76,693 88		
Loans on personal security (including overdrafts)	430,271 33		
Money on hand	118,054 50		
Due from banks and bankers	9,189 69		
Interest accrued	45,754 03		
Total resources	\$1,322,990 10	Total liabilities	\$1,322,990 10

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$700,000; the total amount actually paid in coin by stockholders for capital stock is \$700,000. The total number of shares of stock issued is 7,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Stephens	2,934 shares.	J. H. Harlan	93 shares.
H. Fredericks	171 shares.	C. Nelson	158 shares.
F. S. Freeman	10 shares.	J. Hollingsworth	308 shares.
L. D. Stephens	285 shares.		

Total number of shares held by the Directors is 3,989 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo	\$588,629 71	\$950,000 00
Colusa	6,000 00	12,000 00
Shasta	3,528 32	4,000 00
Tehama	14,000 00	20,000 00
Totals	\$612,158 03	\$986,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Yolo County warrants	\$10,885 04	\$10,885 04	\$10,885 04
Yolo County school orders	583 60	583 60	583 60
Totals	\$11,468 64	\$11,468 64	\$11,468 64

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain	\$76,093 88	\$95,117 25

SEMI-ANNUAL REPORT OF THE

BANK OF WOODLAND.

[Incorporated November 16, 1868.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

J. D. STEPHENS, President.

C. F. THOMAS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and furniture.	\$15,000 00	Capital paid in coin	\$731,800 00
Real estate (old bank building).	5,000 00	Reserve fund and profit and	
Loans on real estate	680,184 93	loss	165,331 51
Loans on personal security		Due depositors	520,036 85
(including overdrafts)	502,558 37	Due banks and bankers	565 35
Money on hand	156,276 75		
Checks and other cash items	3,134 59		
Due from banks and bankers	3,451 62		
Interest accrued	52,149 95		
Other assets	7 50		
Total resources	\$1,417,763 71	Total liabilities	\$1,417,763 71

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$731,800; the total amount actually paid in coin by stockholders for capital stock is \$731,800. The total number of shares of stock issued is 7,318; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Stephens	3,070 shares.	J. H. Harlan	96 shares.
H. Fredericks	178 shares.	C. Nelson	163 shares.
F. S. Freeman	10 shares.	J. Hollingsworth	318 shares.
L. D. Stephens	293 shares.		
Total number of shares held by the Directors is			4,131 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo	\$654,703 84	\$1,000,000 00
Colusa	6,000 00	12,000 00
Shasta	3,528 32	4,000 00
Tehama	15,952 77	20,000 00
Totals	\$680,184 93	\$1,036,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Woodland, doing business at Woodland, County of Yolo, on the tenth day of May, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid up.....	\$704,000 00
Other real estate	5,000 00	Reserve fund.....	100,600 00
Loans on real estate.....	681,295 15	Due depositors.....	558,300 45
Loans on other securities		Due banks and bankers	830 28
(grain, etc.)	6,077 00	Profit and loss	30,163 91
Loans on personal security...	412,042 40		
Money on hand	243,642 29		
Due from banks and bankers.	30,814 90		
Other assets.....	82 90		
Total resources.....	\$1,393,954 64	Total liabilities.....	\$1,393,954 64

WOODLAND, May 11, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Yolo. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Woodland, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

C. F. THOMAS, Cashier.

Subscribed and sworn to before me, this eleventh day of May, 1887.

A. W. POTTS,
Bank Commissioner.

LAST YEAR'S REMARKS ON LOCATION.

There are two banks located in Woodland, Yolo County—the Bank of Woodland and the Bank of Yolo. No one can visit Woodland without being charmed with the town and its surroundings. This county is famous for its wheat crops, for its fruit growing, but more particularly for its fine vineyards. Woodland has a population of about five thousand. The price demanded for land is not considered unreasonable, though the charge for freighting is. The banks are both well conducted, and their condition is a sure indication of the prosperity and general wealth of the people of the district.

SEMI-ANNUAL REPORT OF THE
BANK OF YOLO—WOODLAND.

[Incorporated January 27, 1883.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3:30 P. M.)

H. P. MERRITT, President.

C. W. BUSH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,674 42	Capital paid in coin	\$300,000 00
County warrants	14,605 83	Reserve fund and profit and loss	57,394 60
Loans on real estate	289,571 70	Due depositors	376,013 11
Loans on stocks, bonds, and warrants	2,734 64	Due banks and bankers	35,035 29
Loans on other securities (grain, etc.)	40,431 21	Other liabilities	143 50
Loans on personal security (including overdrafts)	320,481 49		
Money on hand	61,934 80		
Due from banks and bankers	4,093 60		
Furniture and fixtures	3,074 64		
Interest accrued	15,650 00		
Expenses and taxes	9,374 17		
Total resources	\$768,616 50	Total liabilities	\$768,616 50

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. P. Merritt	100 shares.	E. R. Lowe	60 shares.
W. W. Brownell	100 shares.	S. N. Mering	100 shares.
D. N. Hershey	100 shares.	Benjamin Peart	50 shares.
A. W. Gables	100 shares.	Charles F. Reed	35 shares.
A. D. Potter	100 shares.		

Total number of shares held by the Directors is 745 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo	\$255,321 70	\$350,000 00
Colusa	16,750 00	50,000 00
Solano	17,500 00	20,000 00
Totals	\$289,571 70	\$420,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants	\$14,880 83	\$14,605 83	\$14,880 83

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Stock of Bank of Yolo.....	\$2,500 00	\$2,583 49	\$2,750 00
Stock of Woodland Opera House.....	100 00	30 00	40 00
Stock of Electric Light and Power Company..	200 00	121 15	175 00
Totals	\$2,800 00	\$2,734 64	\$2,965 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse.....	\$40,431 21	\$50,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF YOLO—WOODLAND.

[Incorporated January 27, 1883.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

H. P. MERRITT, President.

C. W. BUSH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,674 42	Capital paid in coin	\$300,000 00
County warrants	372 84	Reserve fund and profit and loss.....	56,048 85
Loans on real estate	297,407 02	Due depositors	368,732 01
Loans on stocks, bonds, and warrants	8,542 24	Due banks and bankers	36,899 54
Loans on personal security (including overdrafts).....	353,589 67		
Money on hand	56,579 85		
Checks and other cash items....	3,499 17		
Due from banks and bankers....	2,234 11		
Furniture and fixtures	3,074 64		
Interest accrued (approximated)	27,000 00		
Expenses and taxes	2,703 44		
Total resources.....	\$761,680 40	Total liabilities	\$761,680 40

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. P. Merritt.....	100 shares.	D. N. Hershey.....	100 shares.
E. R. Lowe.....	60 shares.	S. N. Mering.....	100 shares.
W. W. Brownell.....	100 shares.	B. Peart.....	50 shares.
A. D. Porter.....	100 shares.	Chas. F. Reed	35 shares.
A. W. Gable.....	100 shares.		

Total number of shares held by the Directors is..... 745 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo.....	\$265,157 02	\$350,000 00
Solano.....	17,500 00	20,000 00
Colusa.....	14,750 00	100,000 00
Totals	\$297,407 02	\$470,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Yolo County warrants.....	\$390 00	\$372 84

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Yolo stock.....	\$8,700 00	\$7,702 24	\$10,000 00
Woodland Electric Light stock.....	1,000 00	800 00	1,000 00
Woodland Opera House stock.....	100 00	40 00	40 00
Totals	\$9,800 00	\$8,542 24	\$11,040 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Yolo, doing business at Woodland, County of Yolo, on the eleventh day of May, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,674 42	Capital paid up.....	\$300,000 00
Invested in warrants	215 34	Reserve fund.....	21,000 00
Loans on real estate.....	280,501 44	Due depositors.....	368,685 01
Loans on stocks and bonds.....	9,247 79	Due banks and bankers.....	1,862 54
Loans on personal security.....	309,882 85	Interest collected.....	6,577 95
Money on hand	82,036 23	Profit and loss.....	12 83
Due from banks and bankers.....	4,418 84		
Furniture, fixtures, etc.....	3,074 64		
Expenses, taxes, etc.....	2,056 78		
Total resources.....	\$698,138 33	Total liabilities.....	\$698,138 33

WOODLAND, May 12, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Yolo. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Yolo, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

C. W. BUSH, Cashier.

Subscribed and sworn to before me, this twelfth day of May, 1887.

A. W. POTTS,
Bank Commissioner.

SEMI-ANNUAL REPORTS

OF

SAN FRANCISCO BRANCHES OF FOREIGN BANKS.



REPORTS OF BRANCHES OF FOREIGN BANKS.

SEMI-ANNUAL REPORT OF THE

SAN FRANCISCO BRANCH OF THE ANGLO-CALIFORNIAN BANK (LIMITED).

[Incorporated April 5, 1873.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

F. F. LOW, Manager.

IGN. STEINHART, Manager.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$91,159 28	Due head office in London...	\$2,809,792 15
Real estate taken for debt	14,401 00	Reserve fund and profit and loss	166,403 16
United States bonds	40,991 25	Due depositors	4,433,157 37
County warrants	26,777 16	Due banks and bankers	620,093 50
Loans on real estate	307,807 06	Other liabilities	44,592 87
Loans on stocks, bonds, and warrants	538,921 15		
Loans on other securities (grain, etc.)	479,080 76		
Loans on personal security (including overdrafts).....	3,830,359 86		
Money on hand	1,654,291 32		
Due from banks and bankers	980,783 78		
Furniture and fixtures	9,908 99		
Other assets	2,441 51		
Bullion on hand and in transitu	95,115 93		
Total resources.....	\$8,074,039 05	Total liabilities	\$8,074,039 05

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,501,500. The total number of shares of stock issued is 29,970 common, 600 deferred; the amount paid up on each share of stock is £10 on common, £1 on deferred.

The names of the Directors, residents of London, are as follows: W. G. Scholfield, E. H. Lushington, J. Siebag Montifiore, J. Simon, J. Seligman.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$14,401 00	\$14,401 00
Alameda		
Lassen		
Fresno		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco.....	\$30,550 00
San Francisco and Marin.....	50,000 00
Fresno.....	68,257 06
Sonoma.....	13,000 00
Alameda.....	3,000 00
San Mateo.....	7,000 00
Washington Territory.....	100,000 00
San Luis Obispo.....	36,000 00
Totals.....	\$307,807 06

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Territorial and county warrants of Arizona...	\$26,989 73	\$26,777 16	\$26,777 16
United States bonds, 4 per cents.....	32,150 00	40,991 25	40,991 25
Totals.....	\$59,139 73	\$67,768 41	\$67,768 41

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
Sundry stocks and bonds.....	\$538,921 15

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.		Amount Loaned.
Warehouse receipts, etc.		\$479,080 76
Description of the "Other Assets."	Amount on Books.	Market Value.
Collection account.....	\$2,441 51	\$2,441 51

SEMI-ANNUAL REPORT OF THE

SAN FRANCISCO BRANCH OF THE ANGLO-CALIFORNIAN
BANK (LIMITED).

[Incorporated April 5, 1873.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

F. F. LOW, Manager.

P. N. LILIENTHAL, Manager.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$89,942 21	Capital due head office	\$3,276,979 18
Real estate taken for debt	64,401 00	Reserve fund and profit and loss	105,660 96
United States bonds	33,700 50	Due depositors	3,578,779 68
Miscellaneous bonds and stocks	17,255 93	Due banks and bankers	36,768 43
Loans on real estate	203,421 79	Other liabilities	93,380 26
Loans on stocks, bonds, and warrants	328,464 53		
Loans on other securities (grain, etc.)	739,884 31		
Loans on personal security (including letters of credit and overdrafts)	2,889,044 01		
Money and bullion on hand and in transit	2,068,714 99		
Due from banks and bankers (eastern and foreign)	646,907 32		
Furniture and fixtures	9,831 89		
Total resources	\$7,094,568 51	Total liabilities	\$7,094,568 51

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,501,500. The total number of shares of stock issued is 600 deferred and 29,970 common; the amount paid up on each share of stock is £1 deferred and £10 common.

The names of the Directors are as follows: W. G. Scholfield, E. H. Lushington, J. Siebag Montifiore, J. Simon, J. Seligman.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$64,401 00	\$64,401 00
Alameda		
Lassen		
Fresno		
Washington Territory		
Totals	\$64,401 00	\$64,401 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	} \$98,871 04
Marin	
Fresno	48,550 75
San Mateo	7,000 00
Sonoma	13,000 00
San Luis Obispo	36,000 00
Total	\$203,421 79

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.
Territorial warrants	} \$53,956 46
United States bonds	
Pacific Lumber Company	
Total	\$53,956 46

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
The bank held on July 1, 1887, sundry stocks, bonds, etc., as collateral for loans amounting to	\$328,464 53

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Bills of lading, warehouse receipts	\$739,884 31

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Anglo-Californian Bank (Limited), doing business at City and County of San Francisco, on the eleventh day of December, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$93,347 72	Capital due head office	\$3,243,905 83
Other real estate	14,478 14	Due depositors	4,098,617 08
Invested in stocks, bonds, and warrants	71,613 29	Due banks and bankers	1,213,849 02
Loans on real estate	386,382 03	Interest collected	91,671 45
Loans on stocks and bonds	672,132 82	Rents, exchange, etc.	37,122 35
Loans on other securities (grain, etc.)	349,712 17	Other liabilities	136,902 65
Loans on personal security	2,500,000 87		
Money on hand	2,249,786 00		
Due from banks and bankers	824,489 21		
Furniture, fixtures, etc.	10,163 06		
Expenses, taxes, etc.	51,249 85		
Other assets	20,184 15		
Letters of credit	846,209 41		
Bullion on hand and in transit	732,313 66		
Total resources	\$8,822,068 38	Total liabilities	\$8,822,068 38

SAN FRANCISCO, December 15, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Anglo-Californian Bank (Limited), the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

F. F. LOW,
IGNATZ STEINHART,
Managers.

Subscribed and sworn to before me, this thirteenth day of December, 1886.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE
 SAN FRANCISCO BRANCH OF THE BANK OF BRITISH
 COLUMBIA.

[Incorporated by Royal Charter, 1862.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

W. POWELL, Manager.

S. CAMERON ALEXANDER, Accountant.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants	\$134,563 45	Due head office and branches.	\$858,616 96
Loans on other securities (grain, etc.)	334,443 23	Due depositors	417,9 88
Loans on personal security (including overdrafts)	593,089 66	Due banks and bankers	1,639 19
Money on hand	200,003 12		
Due from banks and bankers.	16,125 57		
Total resources	\$1,278,225 03	Total liabilities	\$1,278,225 03

DETAILS.

The amount of capital stock is £500,000; the amount subscribed is £500,000; the total amount actually paid in coin by stockholders for capital stock is £375,000.

The names of the Directors are as follows: Robert Gillespie, Chairman; Eden Colville, Deputy Chairman; James Anderson, H. E. Ransom, Sir John Rose, G.C.M.G.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds	\$134,563 45	\$175,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of lading for sundry staples of produce and manufacture.	\$334,443 23	\$500,000 00

SEMI-ANNUAL REPORT OF THE
 SAN FRANCISCO BRANCH OF THE BANK OF BRITISH
 COLUMBIA.

[Incorporated by Royal Charter, 1862.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

W. POWELL, Manager.

S. C. ALEXANDER, Accountant.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants	\$501,270 61	Due head office and branches.	\$1,853,566 12
Loans on other securities (grain, etc.)	656,033 65	Due depositors	800,150 84
Loans on personal security (including overdrafts)	1,015,255 03	Due banks and bankers	540 78
Money on hand	433,110 14		
Due from banks and bankers.	48,588 31		
Total resources	\$2,654,257 74	Total liabilities	\$2,654,257 74

DETAILS.

The amount of capital stock is £500,000; the amount subscribed is £500,000; the total amount actually paid in coin by stockholders for capital stock is £375,000.

The names of the Directors are as follows: Robert Gillespie, Chairman; Eden Colville, Deputy Chairman; James Anderson, H. E. Ransom, Sir John Rose, G.C.M.G.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds	\$501,270 61	\$660,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills lading for sundry staples of produce and manufacture	\$656,033 65	\$1,080,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of British Columbia, doing business at City and County of San Francisco, on the thirtieth day of April, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$24,000 00	Due head office and branches.	\$1,497,901 24
Loans on stocks and bonds...	353,923 08	Due depositors	618,209 14
Loans on other securities (grain, etc.).....	421,278 54	Due banks and bankers	102,189 09
Loans on personal security...	932,735 17		
Money on hand	482,363 18		
Due from banks and bankers.	4,899 50		
Total resources.....	\$2,218,299 47	Total liabilities	\$2,218,299 47

SAN FRANCISCO, May 2, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
City and County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of British Columbia, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

W. POWELL, Manager.

Subscribed and sworn to before me, this second day of May, 1887.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

AGENCY OF THE BANK OF BRITISH NORTH AMERICA—SAN FRANCISCO.

[Incorporated by Royal Charter, 1840.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

WM. LAWSON, Agent.

C. TAYLOR, Agent.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants	\$165,329 04	Due head office.....	\$356,812 26
Loans on other securities (grain, etc.)	192,733 57	Due depositors	473,547 49
Loans on personal security (including overdrafts).....	370,492 51	Due banks and bankers	120,000 00
Money on hand	223,705 60	Other liabilities.....	1,900 97
Total resources.....	\$952,260 72	Total liabilities.....	\$952,260 72

DETAILS.

The amount of capital stock is \$4,866,666 67; the amount subscribed is \$4,866,666 67; the total amount actually paid in coin by stockholders for capital stock is \$4,866,666 67. The total number of shares of stock issued is 20,000; the amount paid up on each share of stock is \$243 33.

The names of the Directors are as follows: J. H. Brodie, J. J. Cater, H. R. Farrer, R. H. Glyn, E. A. Hoare, H. J. B. Kendall, J. J. Kingsford, Frederick Lubbock, A. H. Phillpotts, J. M. Robertson.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States, railroad, water, gas, city, and county bonds	\$281,600 00	\$165,329 04	\$275,380 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, bills of lading, etc.....	\$192,733 57	\$225,189 00

SEMI-ANNUAL REPORT OF THE
AGENCY OF THE BANK OF BRITISH NORTH AMERICA—SAN
FRANCISCO.

[Incorporated by Royal Charter, 1840.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

W. LAWSON, Agent.

C. TAYLOR, Agent.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants	\$854,446 01	Due head office in London...	\$732,676 14
Loans on other securities (grain, etc.)	176,559 90	Due depositors	642,759 78
Loans on personal security (including overdrafts)	395,683 36	Due banks and bankers	339,472 17
Money on hand	255,834 70	Other liabilities	3,818 60
Checks and other cash items	66,202 72		
Total resources	\$1,748,726 69	Total liabilities	\$1,748,726 69

DETAILS.

The amount of capital stock is \$4,866,666 67; the amount subscribed is \$4,866,666 67; the total amount actually paid in coin by stockholders for capital stock is \$4,866,666 67. The total number of shares of stock issued is 20,000; the amount paid up on each share of stock is \$243 33.

The names of the Directors are as follows: J. H. Brodie, J. J. Cater, H. R. Farrer, R. H. Glyn, E. A. Hoare, H. J. B. Kendall, J. J. Kingsford, F. Lubbock, A. H. Phillpotts, J. Murray Robertson.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Water, gas, county, and municipal bonds, etc.	\$1,163,400 00	\$854,446 01	\$1,155,843 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, bills of lading, etc.	\$176,559 90	\$187,990 25

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Agency of the Bank of British North America, doing business at City and County of San Francisco, on the third day of May, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks and bonds....	\$661,418 73	Due head office.....	\$647,445 60
Loans on other securities.....	119,451 79	Due depositors	779,801 11
Loans on personal security....	431,784 83		
Money on hand	255,562 63		
Other assets	59,028 73		
Total resources.....	\$1,427,246 71	Total liabilities	\$1,427,246 71

SAN FRANCISCO, May 4, 1887.

To the Hon. GEORGE A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
City and County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Agency of the Bank of British North America, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

W. LAWSON.
C. TAYLOR.

Subscribed and sworn to before me, this fourth day of May, 1887.

A. W. POTTS,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

LONDON, PARIS, AND AMERICAN BANK (LIMITED)—SAN FRANCISCO.

[Incorporated January 9, 1884.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

DAVID CAHN, Manager.

EUGENE MEYER, Sub-Manager.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$361,600 00	Due head office.....	\$3,326,373 76
Loans on stocks, bonds, and warrants.....	110,082 00	Due depositors.....	1,373,505 45
Loans on other securities (grain, etc.).....	1,036,335 00	Due banks and bankers.....	263,409 46
Loans on personal security (including overdrafts).....	2,817,148 69	Other liabilities.....	21,232 83
Money on hand.....	480,772 03		
Due from banks and bankers.....	163,629 54		
Furniture and fixtures.....	2,500 00		
Interest accrued.....	12,454 21		
Total resources.....	\$4,984,521 50	Total liabilities.....	\$4,984,521 50

DETAILS.

The amount of capital stock is \$2,500,000; the amount subscribed is \$2,500,000; the total amount actually paid in coin by stockholders for capital stock is \$2,000,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Paterson.....	150 shares.	S. L. Simon.....	110 shares.
J. Whittall.....	100 shares.	S. Lazard.....	2,720 shares.
Jas. Lafontaine.....	100 shares.	Eli Lazard.....	1,988 shares.

Total number of shares held by the Directors is.....5,168 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$97,663 00	\$523,200 00
Alameda.....	22,000 00	
Lassen.....	3,000 00	
San Mateo.....	25,000 00	
Los Angeles.....	65,006 00	
Mendocino.....	10,000 00	
Yolo.....	23,000 00	
Colusa.....	74,000 00	
Fresno.....	30,000 00	
Merced.....	2,937 00	
Stanislaus.....	6,000 00	
Totals.....	\$311,600 00	\$523,200 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sundry stocks and bonds	\$110,082 00	\$134,428 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, bills of lading, etc.	\$1,036,335 00	\$1,170,857 00

SEMI-ANNUAL REPORT OF THE

LONDON, PARIS, AND AMERICAN BANK (LIMITED)—SAN FRANCISCO.

[Incorporated in London, January 9, 1884.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

DAVID CAHN, Manager.

EUGENE MEYER, Sub-Manager.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$17,473 78	Due head office	\$3,166,919 14
Loans on real estate	368,765 29	Due depositors	1,789,748 27
Loans on stocks, bonds, and warrants	266,517 84	Due banks and bankers	312,090 49
Loans on other securities (grain, etc.)	279,619 46	Other liabilities	16,205 17
Loans on personal security (including due on letters of credit)	3,064,304 40		
Money on hand	1,004,039 61		
Due from banks and bankers	273,011 32		
Furniture and fixtures	2,500 00		
Interest accrued	7,464 07		
Other assets	1,237 30		
Total resources	\$5,284,963 07	Total liabilities	\$5,284,963 07

DETAILS.

The amount of capital stock is \$2,500,000; the amount subscribed is \$2,500,000; the total amount actually paid in coin by stockholders for capital stock is \$2,000,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. Paterson	150 shares.	S. L. Simon	100 shares.
J. Whittall	100 shares.	Simon Lazard	2,740 shares.
Jas. Lafontaine	100 shares.	Eli Lazard	2,000 shares.

Total number of shares held by the Directors is 5,190 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$125,149 48	} \$537,350 00
Santa Barbara	2,000 00	
Fresno	30,000 00	
Mendocino	25,000 00	
Los Angeles	61,000 00	
Monterey	4,034 55	
Sonoma	16,581 26	
Colusa	100,000 00	
Lassen	5,000 00	
Totals	\$368,765 29	\$537,350 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
Sundry French and American bonds	\$17,473 78

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sundry bank and insurance and other bonds	\$266,517 84	\$472,980 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Bills of lading and warehouse receipts for grain, wool, and other merchandise	\$279,619 46	\$319,505 19
Description of the "Other Assets."		Amount on Books.
Five franc pieces		\$1,237 30

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the London, Paris, and American Bank (Limited), doing business at City and County of San Francisco, on the twenty-ninth day of July, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$380,597 82	Capital due head office	\$2,950,611 20
Loans on stocks and bonds.....	360,623 11	Due depositors	\$1,507,962 31
Loans on other securities (grain, etc.)	231,035 68	Due banks and bankers	141,897 37
Loans on personal security.....	1,918,540 37	Interest collected.....	9,659 90
Money on hand	929,950 59	Other liabilities	8,040 95
Due from banks and bankers.....	391,216 62		
Furniture, fixtures, etc.	2,500 00		
Expenses, taxes, etc.....	4,554 91		
Other assets	20,262 12		
Due on letters of credit.....	378,890 51		
Total resources.....	\$4,618,171 73	Total liabilities.....	\$4,618,171 73

SAN FRANCISCO, July 30, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the London, Paris, and American Bank (Limited), the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

D. CAHN, Manager.
C. ALTSCHUL, Accountant.

Subscribed and sworn to before me, this twenty-ninth day of July, 1886.

WM. F. WHITE,
Bank Commissioner.

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the London, Paris, and American Bank (Limited), doing business at City and County of San Francisco, on the seventeenth day of May, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$8,515 80	Due head office	\$4,315,521 10
Loans on real estate	458,181 64	Due depositors	1,633,765 30
Loans on stocks and bonds	241,496 76	Due banks and bankers	257,354 36
Loans on other securities (grain, etc.)	739,789 36	Interest collected	104,077 60
Loans on personal security	2,523,908 85	Rents, exchange, etc.	2,285 67
Money on hand	970,337 18	Profit and loss	7,857 88
Due from banks and bankers	863,865 12	Other liabilities	9,383 87
Furniture, fixtures, etc.	2,500 00		
Expenses, taxes, etc.	24,747 78		
Other assets (letters of credit, etc.)	496,903 29		
Total resources	\$6,330,245 78	Total liabilities	\$6,330,245 78

SAN FRANCISCO, May 19, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
City and County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the London, Paris, and American Bank (Limited), the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

EUGENE MEYER, Manager.
C. A. CAHN, Cashier.

Subscribed and sworn to before me, this eighteenth day of May, 1887.

A. W. POTTS,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRANCISCO BANK (LIMITED).

[Established 1865. Reincorporated September 13, 1880.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

(Office hours : 10 A. M. to 3 P. M.)

ARTHUR SCRIVENER, Manager.

WILLIAM STEEL, Assistant Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$13,611 59	Due head office.....	\$2,095,405 32
Miscellaneous bonds and stocks	14,275 00	Profit and loss and contingent fund.....	48,500 00
Loans on real estate.....	47,059 87	Due depositors	1,180,939 03
Loans on stocks, bonds, and warrants	359,930 00	Due banks and bankers	175,280 86
Loans on other securities (grain, etc.).....	510,670 04	Other liabilities.....	20,254 82
Loans on personal security (including overdrafts)	1,249,366 89		
Money on hand	608,587 29		
Due from banks and bankers	242,844 64		
Expenses and taxes	28,849 86		
Other assets.....	415,184 85		
Total resources.....	\$3,520,380 03	Total liabilities	\$3,520,380 03

DETAILS.

The amount of capital stock is £420,000; the amount subscribed is £420,000; the total amount actually paid in coin by stockholders for capital stock is £420,000. The total number of shares of stock issued is 60,000; the amount paid up on each share of stock is £7.

The names of the Directors, and number of shares of stock held by each, are as follows:

G. W. Campbell	150 shares.	R. D. Peebles	645 shares.
H. Goshen	150 shares.	R. Ryrie	450 shares.
C. Hemery	1,000 shares.	Baron Herman de Stern	502 shares.
W. Newbold	150 shares.		

Total number of shares held by the Directors is 3,047 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$8,611 59	\$8,611 59
Inyo.....	5,000 00	5,000 00
Totals	\$13,611 59	\$13,611 59

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Alameda	\$15,883 75
Santa Cruz	21,622 80
San Francisco	2,663 35
Kitsap County, Washington Territory	6,889 97
Totals	\$47,059 87

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
North Pacific Coast Railroad first mortgage bonds	\$55,000 00	\$44,275 00	\$49,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous mining stocks, bonds, and warrants	\$359,930 00	\$534,055 75

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Bills of lading	\$23,525 23	\$23,525 23
Warehouse receipts	111,795 24	114,982 32
Grain in warehouse	200,832 77	268,068 31
Deposit of other notes as collateral security	165,546 58	193,517 96
Life policy	500 00	500 00
Special coin credit in this bank	7,741 03	7,741 03
Certificates of deposit in other banks	729 19	3,000 00
Totals	\$510,670 04	\$611,334 85

Description of the "Other Assets."	Amount on Books.
Sundry creditors for drafts not yet due, accepted by our head office under our letters of credit	\$412,295 10
Miscellaneous	31,739 61
Total	\$444,034 71

SEMI-ANNUAL REPORT OF THE
SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRAN-
CISCO BANK (LIMITED).

[Established 1865. Reincorporated September 13, 1880.]
*Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of
the Bank.*

(Office hours : — A. M. to — P. M.)

ARTHUR SCRIVENER, Manager. WILLIAM STEEL, Assistant Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$10,671 59	Due head office	\$2,476,434 48
Miscellaneous bonds and stocks	49,500 00	Reserve fund and profit and loss	48,500 00
Loans on real estate	33,260 82	Due depositors	1,553,344 23
Loans on stocks, bonds, and warrants	601,991 61	Due banks and bankers	277,482 65
Loans on other securities (grain, etc.)	503,213 76	Other liabilities	30,972 63
Loans on personal security (including overdrafts)	1,392,688 30		
Money on hand and checks ..	925,205 87		
Due from banks and bankers ..	500,299 27		
Expenses and taxes	22,166 74		
Other assets	344,736 03		
Total resources	\$4,386,733 99	Total liabilities	\$4,386,733 99

DETAILS.

The amount of capital stock of the bank of which this is a branch is £420,000 sterling; the amount subscribed is £420,000 sterling; the total amount actually paid in coin by stockholders for capital stock is £420,000 sterling. The total number of shares of stock issued is 60,000; the amount paid up on each share of stock is £7 sterling.

The names of the Directors, and number of shares of stock held by each, are as follows:

Geo. Wm. Campbell.....	150 shares.	Robert Davie Peebles.....	645 shares.
Henry Goshen.....	150 shares.	Robert Ryrie	450 shares.
Chas. Hemery	1,000 shares.	Baron Herman de Stern	502 shares.
Wm. Newbold	150 shares.		

Total number of shares held by the Directors is 3,047 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$5,671 59
Inyo	5,000 00
Total	\$10,671 59

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Alameda	\$8,043 75
Santa Cruz	21,327 10
Kitsap County, Washington Territory	6,889 97
Total	\$36,260 82

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
North Pacific Coast Railroad first mortgage 6 per cent bonds	\$55,000 00	\$49,500 00	\$55,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Descriptions of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks		\$576,913 76	\$911,226 00
Bonds	\$53,000 00	23,762 50	58,430 00
Warrants	1,315 35	1,315 35	1,315 35
Totals	\$54,315 35	\$601,991 61	\$970,971 35

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Bills of lading, warehouse receipts, grain, life policy, etc.....	\$503,213 76	\$643,930 82
Description of the "Other Assets."	Amount on Books.	
Sundry creditors, for drafts not yet due, accepted by our head office, under our letters of credit		\$343,832 37
Miscellaneous		23,070 40
Total		\$366,902 77

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the London and San Francisco Bank (Limited), doing business at City and County of San Francisco, on the fifteenth day of December, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$8,611 59	Capital due head office	\$2,159,296 54
Invested in stocks, bonds, and warrants	44,275 00	Reserve fund	48,500 00
Loans on real estate	48,016 12	Due depositors	1,318,862 06
Loans on stocks and bonds	368,709 90	Due banks and bankers	181,754 85
Loans on other securities (grain, etc.)	423,491 25	Interest collected	5,920 18
Loans on personal security	1,241,093 48	Other liabilities	20,936 51
Money on hand	937,388 72		
Due from banks and bankers	181,360 15		
Expenses, taxes, etc.	17,941 66		
Other assets, letters of credit, etc.	464,382 27		
Total resources	\$3,735,270 14	Total liabilities	\$3,735,270 14

SAN FRANCISCO, December 16, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA,
City and County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the London and San Francisco Bank (Limited), the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

A. SCRIVENER, Manager.
WM. STEEL, Assistant Manager.

Subscribed and sworn to before me, this sixteenth day of December, 1886.

WM. F. WHITE,
Bank Commissioner.



SEMI-ANNUAL REPORTS

OF

PRIVATE BANKS OF CALIFORNIA.



REPORTS OF PRIVATE BANKS.

SEMI-ANNUAL REPORT OF

MESSRS. DONOHUE, KELLY & CO., BANKERS—SAN FRANCISCO.

Showing their Financial Condition on the morning of July 1, 1887.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$13,444 62	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	336,591 45	Reserve fund and profit and loss	50,147 98
Loans on stocks, bonds, and warrants	46,700 00	Due depositors	1,947,707 68
Loans on other securities (grain, etc.)	115,664 46		
Loans on personal security (including overdrafts)	856,502 21		
Money on hand	533,669 00		
Due from banks and bankers	388,991 76		
Furniture and fixtures	6,292 16		
Total resources	\$2,297,855 66	Total liabilities	\$2,297,855 66

REAL ESTATE OWNED BY THE BANK.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$13,444 62	\$18,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
500 shares Spring Valley Waterworks	\$50,000 00	\$48,906 20	\$51,000 00
25 first mortgage bonds Spring Valley Water- works	25,000 00	30,773 75	32,250 00
250 bonds New York, West Shore, and Buffalo Railroad Company	250,000 00	256,812 50	258,750 00
33 shares Land Mortgage Union of California (balance due us thereon)		99 00	132 00
Totals	\$325,000 00	\$336,591 45	\$342,132 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
43 bonds first mortgage Southern Pacific Railroad of Arizona	\$43,000 00	\$40,000 00	\$49,665 00
60 shares Union Insurance Company, of San Francisco	6,000 00	4,500 00	7,050 00
30 shares Home Insurance Company, of San Francisco	3,000 00	2,200 00	4,710 00
Totals	\$52,000 00	\$46,700 00	\$61,425 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Glassware, plumbers' materials, crockery, tanned sheep skins, leather, etc.	\$16,664 00	\$22,834 00
Grain in warehouse	99,000 00	144,175 00
Totals	\$115,664 00	\$167,009 00

DETAILS.

The firm consists of the following members: Eugene Kelly, New York; Joseph A. Donohoe, San Francisco; Joseph A. Donohoe, Jr., San Francisco; Howard Havens, San Francisco; John W. Flood, San Francisco.

SEMI-ANNUAL REPORT OF

MESSRS. BELLOC & CO., BANKERS—SAN FRANCISCO.

Showing their Financial Condition on the morning of July 1, 1887.

H. BARROILHETManager.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$53,194 32	Capital paid in coin.....	\$400,698 75
Miscellaneous bonds and stocks.....	10,278 09	Reserve fund and profit and loss.....	23,408 59
Loans on personal security (including overdrafts).....	559,370 46	Due depositors	289,268 01
Money on hand	40,233 98	Other liabilities.....	47,494 00
Furniture and fixtures	1,172 00		
Expenses and taxes	7,628 92		
Other assets in California.....	88,991 58		
Total resources.....	\$760,869 35	Total liabilities.....	\$760,869 35

DETAILS.

The house of Belloc & Co., doing a banking business in San Francisco, consists only of Hippolyte Belloc, who does business also in Paris, France, under the name of Belloc & Co., having large general assets in Paris exceeding in value the sum of \$500,000.

SEMI-ANNUAL REPORT OF

MESSRS. TALLANT & COMPANY, BANKERS—SAN FRANCISCO.

Showing their Financial Condition on the morning of July 1, 1887.

JOHN McKEE, JOHN D. TALLANT.....Managers.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$4,648 63	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	4,295 00	Reserve fund and profit and loss	34,148 91
Loans on real estate	72,000 00	Due depositors	1,035,038 08
Loans on stocks, bonds, and warrants	105,923 53	Due banks and bankers	75,329 59
Loans on other securities (grain, etc.)	143,253 00		
Loans on personal security (including overdrafts)	560,624 31		
Money on hand	444,733 80		
Due from banks and bankers	95,098 46		
Furniture and fixtures	900 00		
Expenses and taxes	9,811 51		
Other assets	3,228 34		
Total resources	\$1,444,516 58	Total liabilities	\$1,444,516 58

REAL ESTATE OWNED BY THE BANK.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$4,648 75	\$7,500 00

DETAILS.

The firm of Tallant & Co. is composed of the following partners: Mrs. Elizabeth Tallant, Mrs. Elizabeth Tallant Brice, Miss Jane Tallant, Miss Anne Tallant, Mr. John D. Tallant, Mr. John McKee.

SEMI-ANNUAL REPORT OF

MESSRS. U. M. GORDON & CO., BANKERS—SAN RAFAEL,
MARIN COUNTY.*Showing their Financial Condition on the morning of July 1, 1887.*

U. M. GORDON and A. P. HOTALING, Managers.

S. M. AUGUSTINE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$10,425 13	Capital paid in coin	\$132,595 57
Miscellaneous bonds and stocks	36,669 45	Reserve fund and profit and loss	43,195 50
Loans on real estate	145,619 65	Due depositors	122,889 42
Loans on personal security (including overdrafts)	65,485 14		
Money on hand	30,393 14		
Other assets	11,274 52		
Total resources	\$299,867 03	Total liabilities	\$299,867 03

REAL ESTATE OWNED BY THE BANK.

County Situated In.	Cost on Books.	Market Value.
Marin	\$10,425 13	\$12,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin	\$145,619 65	\$290,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
173 shares Marin County Water Company	\$17,300 00	\$5,275 00	\$8,650 00
30 shares Marin County refunding 5 per cent bonds	15,000 00	15,450 00	15,450 00
77 shares Tomales Bank stock	7,700 00	13,102 00	13,102 00
359 shares Mayflower mining stock	35,900 00	1,878 25	1,878 25
19 Marin County tax certificates	104 20	104 20	156 30
32 shares North Pacific Coast Telephone stock	3,200 00	500 00	500 00
Wood and railroad iron	360 00	360 00	360 00
Totals	\$79,564 20	\$36,669 45	\$40,096 55

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Rents due and unpaid	\$486 00
Interest accrued and unpaid, mostly on mortgages	10,788 52
Totals	\$11,274 52

SEMI-ANNUAL REPORT OF

MESSRS. WEISBEIN BROS. & CO., BANKERS—GRASS VALLEY,
NEVADA COUNTY.*Showing their Financial Condition on the morning of July 1, 1887.*

JOSEPH AND JACOB WEISBEIN Partners.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$762 38	Capital paid up in coin	\$30,000 00
Miscellaneous bonds and stocks	2,017 52	Reserve fund and profit and loss	957 41
County warrants	82 00	Due depositors	15,275 98
Loans on real estate	16,894 63	Due banks and bankers	18,744 07
Loans on personal security (including overdrafts)	40,138 24		
Money on hand	4,082 69		
Furniture and fixtures	1,000 00		
Total resources	\$64,977 46	Total liabilities	\$64,977 46

REAL ESTATE OWNED BY THE BANK.

County Situated In.	Cost on Books.	Market Value.
Nevada	\$762 38	\$1,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada and Yuba	\$16,894 63	\$30,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
500 shares North Star Gold Mining Company's stock	\$5,000 00	\$500 00	\$1,250 00
760 shares Gold Hill Mining Company's stock	760 00	76 00	152 00
2,000 shares Peabody Mining Company's stock	2,000 00	100 00	150 00
3,225 shares North Banner Mining Company's stock	3,225 00	150 00	250 00
2 shares Nevada County Narrow-Gauge Railroad stock	200 00	20 00	20 00
2 Nevada County Narrow-Gauge Railroad bonds	2,000 00	1,171 52	2,100 00
Totals	\$13,185 00	\$2,017 52	\$3,922 00

SEMI-ANNUAL REPORT OF

A. W. RANDALL, BANKER—EUREKA, HUMBOLDT COUNTY.

Showing his Financial Condition on the morning of July 1, 1887.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$25,025 97	Capital paid in coin	\$20,000 00
Miscellaneous bonds and stocks	7,000 00	Reserve fund and profit and loss	5,047 27
Loans on real estate	15,129 00	Due depositors	159,090 77
Loans on personal security (including overdrafts)	89,846 01	Due banks and bankers	572 17
Money on hand	43,934 86		
Furniture and fixtures	2,189 55		
Other assets (exchange, time drafts, etc.)	1,584 82		
Total resources	\$184,710 21	Total liabilities	\$184,710 21

REAL ESTATE OWNED BY THE BANK.

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$23,725 97	\$37,000 00
Trinity	1,300 00	1,600 00
Totals	\$25,025 97	\$38,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt	\$15,129 00	\$34,800 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Eel River and Eureka Railroad first mortgage.	\$7,000 00	\$7,000 00	\$7,000 00

SEMI-ANNUAL REPORT OF

D. B. CARVER, BANKER—ST. HELENA.

Showing his Financial Condition on the morning of July 1, 1887.

A. L. WILLIAMS Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$47,469 96	Capital paid in coin	\$103,167 90
County warrants	474 00	Reserve fund and profit and loss	8,606 92
Loans on real estate	31,799 10	Due depositors	116,030 02
Loans on personal security (in- cluding overdrafts)	110,464 81		
Money on hand	12,406 91		
Due from banks and bankers	22,010 25		
Furniture and fixtures	1,500 00		
Expenses and taxes	796 81		
Other assets	883 00		
Total resources	\$227,804 84	Total liabilities	\$227,804 84

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Napa	\$43,832 19	\$43,832 19
Colusa	3,637 77	3,637 77
Totals	\$47,469 96	\$47,469 96

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$31,799 10	\$56,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Napa County road warrants	\$474 00	\$474 00	\$474 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.	Market Value.
Horses, etc.	\$883 00	\$1,000 00

SEMI-ANNUAL REPORT OF

MESSRS. WM. HILL & SON, BANKERS—PETALUMA, SONOMA
COUNTY.*Showing their Financial Condition on the morning of July 1, 1887.*

WM. HILL, President.

A. B. HILL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$139,015 05	Capital paid in coin	\$145,000 00
Loans on personal security (in- cluding overdrafts).....	60,725 91	Reserve fund and profit and loss	3,214 90
Money on hand	12,528 37	Due depositors	59,745 29
Due from banks and bankers....	829 71	Due banks and bankers	7,093 00
Furniture and fixtures	1,390 00		
Expenses and taxes	564 15		
Total resources.....	\$215,053 19	Total liabilities	\$215,053 19

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$114,866 70	\$262,500 00
Marin	19,148 35	40,000 00
Mendocino	5,000 00	10,000 00
Totals	\$139,015 05	\$312,500 00

SEMI-ANNUAL REPORT OF

MESSRS. RIDEOUT & SMITH, BANKERS—MARYSVILLE, ORO-VILLE, AND GRIDLEY.

*Showing their Financial Condition on the morning of July 1, 1887.*N. D. RIDEOUT,
NORMAN RIDEOUT, } Partners.

NORMAN RIDEOUT, Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$58,490 00	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	33,000 00	Reserve fund and profit and loss	78,470 64
County warrants	1,995 93	Due depositors	603,803 37
Loans on real estate	170,844 18	Due banks and bankers	113,382 95
Loans on stocks, bonds, and warrants	24,621 92	Other liabilities	1,256 50
Loans on personal security (including overdrafts)	671,767 97		
Money on hand	106,096 10		
Due from banks and bankers	11,256 30		
Furniture and fixtures	7,191 97		
Expenses and taxes	6,923 76		
Other assets	4,723 33		
Total resources	\$1,096,913 46	Total liabilities	\$1,096,913 46

REAL ESTATE OWNED BY THE BANK.

County Situated In.	Cost on Books.	Market Value.
Yuba	\$49,490 00	\$50,000 00
Butte	9,000 00	12,000 00
Totals	\$58,490 00	\$62,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba	\$10,650 00	\$23,200 00
Sutter	39,180 00	51,380 00
Butte	38,832 36	65,900 00
Colusa	82,181 82	220,000 00
Totals	\$170,844 18	\$360,480 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Yuba County warrants	\$943 79	\$943 79	\$943 79
Butte County warrants	1,052 14	1,052 14	1,052 14
300 shares stock Marysville Woolen Factory ..	30,000 00	30,000 00	37,500 00
3 bonds City of Marysville	3,000 00	3,000 00	3,100 00
Totals	\$34,995 93	\$34,995 93	\$42,595 93

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States bonds.....	\$1,000 00	\$452 64	\$1,280 00
90 shares stock Starr & Co.	9,000 00	5,000 00	9,000 00
110 shares stock Bank of Butte County.....	11,000 00	6,000 00	13,200 00
21 shares stock Marysville Woolen Factory.....	2,100 00	1,158 18	2,625 00
20 shares stock Farmers' Bank of Wheatland.....	500 00	208 80	500 00
40 shares stock Pioneer Milling Company.....	4,000 00	2,000 00	4,000 00
10 shares stock Buckeye Mill Company.....	1,000 00	500 00	1,000 00
10 bonds Spring Valley Hydraulic Gold Co.....	10,000 00	9,302 30	10,000 00
Totals	\$38,600 00	\$24,621 92	\$41,605 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.	Market Value.
Mutilated coin, checks, and gold dust.....	\$3,045 54	\$3,063 39
40 miles telephone line (Marysville to Gridley).....	1,667 79	2,000 00
Totals	\$4,723 33	\$5,063 39

SEMI-ANNUAL REPORT OF

MESSRS. DECKER, JEWETT & CO., BANKERS—MARYSVILLE.

Showing their Financial Condition on the morning of July 1, 1887.

PETER DECKER, J. H. JEWETT, A. C. BINGHAM, Partners.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$176,050 00	Capital paid in coin	\$100,000 00
Loans on personal security (in- cluding overdrafts).....	160,887 88	Due depositors	203,127 32
Money on hand	31,859 27	Due banks and bankers	75,753 76
Furniture and fixtures	3,000 00	Other liabilities	64 62
Expenses and taxes	1,896 69		
Other assets	5,251 86		
Total resources.....	\$378,945 70	Total liabilities	\$378,945 70

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba	\$24,750 00	\$51,200 00
Butte	20,500 00	66,000 00
Sutter	130,800 00	343,500 00
Totals	\$176,050 00	\$460,700 00

SEMI-ANNUAL REPORT OF

O. W. HOLLENBECK, BANKER—AUBURN.

Showing his Financial Condition on the morning of July 1, 1887.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$1,475 00	Capital paid in coin	\$8,000 00
County warrants	328 55	Reserve fund and profit and loss	1,912 28
Loans on personal security (in- cluding overdrafts)	9,087 87	Due depositors	35,957 33
Money on hand	9,691 30		
Due from banks and bankers	18,474 79		
Furniture and fixtures	550 00		
Expenses and taxes	1,762 10		
Other assets	4,500 00		
Total resources	\$45,869 61	Total liabilities	\$45,869 61

REAL ESTATE OWNED BY THE BANK.

County Situated In.	Cost on Books.	Market Value.
Placer	\$1,475 00	\$2,500 00

SEMI-ANNUAL REPORT OF

HERBERT KRAFT, BANKER—RED BLUFF.

Showing his Financial Condition on the morning of July 1, 1887.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$312,654 27	Capital paid in coin	\$775,131 70
Miscellaneous bonds and stocks	10,027 50	Due depositors	73,243 02
County warrants	38 29	Due banks and bankers	15,665 26
Loans on real estate	213,237 13		
Loans on personal security (including overdrafts)	253,419 06		
Money on hand	19,064 92		
Due from banks and bankers	27,139 75		
Furniture and fixtures	2,205 30		
Expenses and taxes	636 06		
Other assets	25,617 70		
Total resources	\$864,039 98	Total liabilities	\$864,039 98

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Assessed Value.
Tehama	\$242,234 57	\$215,630 00
Del Norte	31,929 14	42,056 00
Colusa	30,276 31	42,720 00
Shasta	7,809 25	7,000 00
Siskiyou	405 00	
Totals	\$312,654 27	\$297,406 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama	\$183,736 13	\$254,981 47
Colusa	4,500 00	10,000 00
Shasta	9,255 00	16,000 00
Lassen	3,000 00	6,400 00
Del Norte	7,600 00	12,000 00
Humboldt, Nevada	5,146 00	15,000 00
Totals	\$213,237 13	\$314,381 47

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Stock in Bank of Tehama County	\$10,500 00	\$10,500 00	\$1,200 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Grain, sacks, cattle, etc.	\$25,617 70

SEMI-ANNUAL REPORT OF

MESSRS. SEELEY & BICKFORD, BANKERS—NAPA.

Showing their Financial Condition on the morning of July 1, 1887.

C. B. SEELEY, L. A. BICKFORD, Partners.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$1,916 71	Capital paid in coin	\$26,629 70
County warrants	597 60	Reserve fund and profit and loss	1,784 08
Loans on real estate	11,262 70	Due depositors	32,031 07
Loans on personal security (in- cluding overdrafts)	38,497 88		
Money on hand	4,849 94		
Due from banks and bankers	820 02		
Furniture and fixtures	2,500 00		
Total resources	\$60,444 85	Total liabilities	\$60,444 85

REAL ESTATE OWNED BY THE BANK.

County Situated In.	Cost on Books.	Market Value.
Napa	\$1,916 71	\$1,916 71

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$11,262 70	\$41,300 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants	\$597 60	\$567 72	\$597 60

SEMI-ANNUAL REPORT OF

MESSRS. W. & P. NICHOLLS, BANKERS—DUTCH FLAT, PLACER COUNTY.

Showing their Financial Condition on the morning of July 1, 1887.

JOHN NICHOLLS, WM. NICHOLLS, WM. NICHOLLS, JR., Partners.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$1,000 00	Capital paid in coin	\$50,000 00
Miscellaneous bonds and stocks	10,000 00	Due depositors	33,473 71
County warrants	1,610 37		
Loans on real estate	19,940 00		
Loans on personal security (including overdrafts)	18,918 28		
Money on hand	19,795 81		
Due from banks and bankers	976 10		
Furniture and fixtures	1,000 00		
Other assets	10,233 15		
Total resources	\$83,473 71	Total liabilities	\$83,473 71

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Placer	\$1,000 00	\$1,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus	\$8,700 00	\$20,000 00
Nevada	3,000 00	5,000 00
Placer	8,240 00	20,000 00
Totals	\$19,940 00	\$45,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Placer County warrants	\$1,610 37	\$1,610 37	\$1,610 37
Spring Valley Water stock	10,000 00	10,000 00	10,200 00
Totals	\$11,610 37	\$11,610 37	\$11,810 37

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.	Market Value.
Gold bullion	\$10,233 15	\$10,233 15

SEMI-ANNUAL REPORT OF

MESSRS. MIERSON & JEWELL, BANKERS—PLACERVILLE,
EL DORADO COUNTY.*Showing their Financial Condition on the morning of July 1, 1887.*

B. MIERSON.....Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$7,500 00	Capital paid in coin	\$75,000 00
United States bonds	1,158 75	Reserve fund and profit and loss	2,005 75
Miscellaneous bonds and stocks	575 00	Due depositors	17,380 45
Loans on real estate	5,380 00	Due banks and bankers	2,000 00
Loans on other securities (grain, etc.)	1,655 00	Other liabilities	5,860 00
Loans on personal security (in- cluding overdrafts)	15,500 00		
Money on hand	7,738 45		
Due from banks and bankers	5,876 50		
Furniture and fixtures	1,450 00		
Expenses and taxes	465 00		
Other assets	54,947 50		
Total resources	\$102,246 20	Total liabilities	\$102,246 20

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
El Dorado	\$4,500 00	\$7,000 00
San Francisco	1,000 00	500 00
Totals	\$5,500 00	\$7,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
El Dorado	\$5,380 00	\$5,380 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$900 00	\$1,158 75	\$1,158 75
Union Loan Association	500 00	500 00	575 00
Totals	\$1,400 00	\$1,658 75	\$1,733 75

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Jewelry and diamonds	\$1,655 00	\$2,250 00
Description of the "Other Assets."	Amount on Books.	Market Value.
Merchandise	\$54,000 00	\$54,000 00
Bullion	947 50	947 50
Totals	\$54,947 50	\$54,947 50

SEMI-ANNUAL REPORT OF

MESSRS. JAMES H. GOODMAN & CO., BANKERS—NAPA CITY,
NAPA COUNTY.*Showing their Financial Condition on the morning of July 1, 1887.*JAS. H. GOODMAN, GEO. E. GOODMAN, H. P. GOODMAN, E. S. CHURCHILL,
J. C. NOYES, Partners.

Resources.	Amount.	Liabilities.	Amount.
United States bonds	\$1,742 50	Capital paid in coin	\$200,000 00
Loans on real estate	189,417 84	Reserve fund and profit and loss	45,359 79
Loans on personal security (in- cluding overdrafts)	380,257 30	Due depositors	331,855 08
Money on hand	26,759 63	Other liabilities	34,000 00
Due from banks and bankers	13,037 60		
Total resources	\$611,214 87	Total liabilities	\$611,214 87

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$155,538 19	} \$296,855 00
Lake	33,879 65	
Totals	\$189,417 84	\$296,855 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds, 4 per cent.	\$1,400 00	\$1,742 50	\$1,806 00

SEMI-ANNUAL REPORT OF

J. H. BURNHAM, BANKER—FOLSOM, SACRAMENTO COUNTY.

Showing his Financial Condition on the morning of July 1, 1887.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$3,610 03	Capital paid in coin	\$10,000 00
United States bonds, 4 per cent.	1,025 00	Reserve fund and profit and loss	744 23
State warrants	450 79	Due depositors	9,572 79
Loans on personal security (including overdrafts)	5,468 69		
Money on hand	1,409 60		
Due from banks and bankers	7,498 76		
Furniture and fixtures	500 00		
Interest accrued	108 92		
Other assets	245 23		
Total resources	\$20,317 02	Total liabilities	\$20,317 02

REAL ESTATE OWNED BY THE BANK.

County Situated In.	Cost on Books.	Market Value.
Sacramento	\$3,610 03	\$7,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$1,000 00	\$1,025 00	\$1,280 00
State warrants	450 79	450 79	444 79
Totals	\$1,450 79	\$1,475 79	\$1,724 79

SEMI-ANNUAL REPORT OF

MR. H. SCAMMAN, BANKER—DOWNIEVILLE, SIERRA COUNTY.

Showing his Financial Condition on the morning of July 1, 1887.

H. T. BRIGGS.....Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$1,222 00	Reserve fund and profit and loss.....	\$1,623 77
Loans on real estate.....	2,500 00	Due depositors.....	58,379 73
Loans on personal security (including overdrafts)	14,269 09		
Money on hand	18,207 20		
Due from banks and bankers	17,340 56		
Other assets (gold dust).....	6,464 65		
Total resources.....	\$60,003 50	Total liabilities.....	\$60,003 50

SEMI-ANNUAL REPORT OF

A. F. REDEMEYER, BANKER—UKIAH, MENDOCINO COUNTY.

Showing his Financial Condition on the morning of July 1, 1887.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$25,000 00	Capital paid in coin	\$109,673 75
Miscellaneous bonds and stocks	4,600 00	Due depositors	6,050 00
Loans on real estate	96,550 00	Other liabilities	30,000 00
Loans on personal security (including overdrafts)	6,000 00		
Money on hand	13,000 00		
Due from banks and bankers	473 75		
Expenses and taxes	100 00		
Total resources	\$145,723 75	Total liabilities	\$145,723 75

REAL ESTATE OWNED BY THE BANK.

County Situated In.	Cost on Books.
Mendocino	\$20,000 00
Humboldt	5,000 00
Total	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Mendocino	\$96,550 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bank of Ukiah	\$4,600 00	\$4,600 00	\$4,700 00

SEMI-ANNUAL REPORT OF

MR. A. B. CARLOCK—FORT JONES, SISKIYOU COUNTY.

Showing his Financial Condition on the morning of July 1, 1887.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$4,600 00	Capital paid in coin	\$30,000 00
Miscellaneous bonds and stocks	1,000 00	Reserve fund and profit and loss	3,720 57
Loans on real estate	5,665 50	Due depositors	35,945 95
Loans on other securities (grain, etc.)	48,302 17		
Money on hand	8,106 35		
Furniture and fixtures	1,455 00		
Other assets	537 50		
Total resources	\$69,666 52	Total liabilities	\$69,666 52

REAL ESTATE OWNED BY THE BANK.

County Situated In.	Cost on Books.	Market Value.
Siskiyou	\$4,600 00	\$4,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Siskiyou	\$5,665 50	\$12,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Pacific Surety Company, San Francisco	\$1,000 00	\$1,000 00	\$1,200 00

SEMI-ANNUAL REPORT OF

MR. GEORGE W. PENTER—BODIE, MONO COUNTY.

Showing his Financial Condition on the morning of July 1, 1887.

E. D. BENEDICT Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,000 00	Capital paid in coin	\$25,000 00
Loans on real estate	1,057 07	Reserve fund and profit and loss	480 20
Loans on stocks, bonds, and warrants	7,886 49	Due depositors	9,470 62
Loans on other securities (grain, etc.)	1,616 42		
Loans on personal security (including overdrafts)	5,588 89		
Money on hand	8,379 63		
Due from banks and bankers	5,318 71		
Expenses and taxes	73 32		
Other assets	3,030 29		
Total resources	\$34,950 82	Total liabilities	\$34,950 82

REAL ESTATE OWNED BY BANK.

County Situated In.	Cost on Books.	Market Value.
Mono	\$2,000 00	\$3,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mono	\$1,057 07	\$3,050 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Mining stocks	\$7,886 49	\$15,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Bullion and gold dust.....	\$1,381 45	\$2,050 00
Watches and jewelry.....	59 75	150 00
Quicksilver.....	175 22	175 22
Totals.....	\$1,616 42	\$2,375 22

Description of the "Other Assets."	Amount on Books.	Market Value.
Machinery.....	\$480 30	\$2,500 00
Horses, mules, wagons, etc.....	2,549 99	6,000 00
Totals.....	\$3,030 29	\$8,500 00

SEMI-ANNUAL REPORT OF

MESSRS. CRESSLER & BONNER — CEDARVILLE, MODOC
COUNTY.*Showing their Financial Condition on the morning of July 1, 1887.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,549 06	Capital paid in coin	\$100,000 00
Loans on real estate.....	39,113 00	Due depositors	39,534 13
Loans on personal security (in- cluding overdrafts).....	94,516 43	Due banks and bankers	15,000 00
Money on hand	7,160 92	Other liabilities.....	2,096 42
Due from banks and bankers...	5,799 37		
Expenses, taxes, etc.....	41 19		
Other assets.....	450 58		
Total resources.....	\$156,630 55	Total liabilities	\$156,630 55

SEMI-ANNUAL REPORT OF

MR. A. H. RAYNOLDS, BANKER—NATIONAL CITY, SAN DIEGO
COUNTY.

Showing his Financial Condition on the morning of July 1, 1887.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$3,500 00	Capital paid in coin.....	\$10,000 00
Loans on personal security (in- cluding overdrafts).....	35 00	Due depositors	6,753 59
Money on hand	739 22	Due banks and bankers.....	319 32
Due from banks and bankers.....	10,989 43		
Furniture and fixtures	912 75		
Expenses and taxes	896 51		
Total resources.....	\$17,072 91	Total liabilities	\$17,072 91

REAL ESTATE OWNED BY THE BANK.

County Situated In.	Cost on Books.	Market Value.
San Diego	\$3,500 00	\$8,000 00

SEMI-ANNUAL REPORT OF

MESSRS. JACK, GOLDTREE & CO., BANKERS—SAN LUIS
OBISPO, SAN LUIS OBISPO COUNTY.*Showing their Financial Condition on the morning of July 1, 1887.*

ISAAC GOLDTREEManager.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$36,394 87	Capital paid in coin	\$62,063 22
Loans on personal security (in- cluding overdrafts)	289,640 99	Reserve fund and profit and loss	684 18
Money on hand	36,553 30	Due depositors	360,209 83
Due from banks and bankers	57,293 49	Other liabilities	25 60
Furniture and fixtures	1,750 00		
Expenses and taxes	908 82		
Other assets	441 36		
Total resources	\$422,982 83	Total liabilities	\$422,982 83

SEMI-ANNUAL REPORT OF THE

BANK OF SAN BERNARDINO—SAN BERNARDINO, SAN BERNARDINO COUNTY.

Showing its Financial Condition on the morning of July 1, 1887.

LEWIS JACOBS,
 LEWIS MEYERSTEIN, } San Francisco.
 ISIDOR LOWENBERG, }
 Partners.

LEWIS JACOBS, Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$2,635 00	Capital paid in coin	\$100,000 00
United States bonds	6,550 00	Reserve fund and profit and loss	79,720 90
Miscellaneous bonds and stocks	3,909 25	Due depositors	335,539 85
County warrants	597 21		
Loans on real estate	114,370 00		
Loans on stocks, bonds, and warrants	10,477 00		
Loans on personal security (in- cluding overdrafts)	215,827 09		
Money on hand	47,504 58		
Due from banks and bankers	102,989 83		
Furniture and vault	2,075 20		
Interest accrued	8,241 09		
Other assets (gold dust)	84 50		
Total resources	\$515,260 75	Total liabilities	\$515,260 75

REAL ESTATE OWNED BY THE BANK.

County Situated In.	Cost on Books.	Market Value.
San Bernardino	\$2,635 00	\$9,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Bernardino	\$114,370 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds, 4 per cent.	\$5,500 00	\$6,550 00	\$6,985 00
50 shares of stock London, Paris, and Ameri- can Bank		\$3,909 25	
Totals	\$5,500 00	\$10,459 25	\$6,985 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
Bear Valley Land and Water Company	} \$10,477 00
North Fork Water Company	
Red Lands Water Company	

SEMI-ANNUAL REPORT OF

MESSRS. SCOTT & MALCOLM, BANKERS—DOWNEY CITY,
LOS ANGELES COUNTY.*Showing their Financial Condition on the morning of July 1, 1887.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,070 23	Capital paid in coin	\$11,007 55
Real estate	4,398 50	Due depositors	4,551 01
Money on hand	1,780 19	Other liabilities	1,095 80
Due from banks and bankers	1,611 43		
Furniture and fixtures	664 55		
Expenses and taxes	1,065 36		
Other assets	4,064 10		
Total resources	\$16,654 36	Total liabilities	\$16,654 36

SEMI-ANNUAL REPORT OF THE

CHILDRESS SAFE DEPOSIT COMPANY, BANKERS—LOS ANGELES, LOS ANGELES COUNTY.

Showing its Financial Condition on the morning of July 1, 1887.

W. S. CHILDRESS, A. D. CHILDRESS, Partners.

A. D. CHILDRESS, Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$42,889 30	Capital paid in coin	\$81,500 00
Loans on personal security (including overdrafts)	95,643 41	Due depositors	137,317 39
Money on hand	53,206 71		
Due from banks and bankers	20,076 69		
Furniture and vault	7,001 28		
Total resources	\$218,817 39	Total liabilities	\$218,817 39

REAL ESTATE OWNED BY THE BANK.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$42,889 30	\$50,000 00

SEMI-ANNUAL REPORT OF

G. K. SMITH, BANKER—BIGGS, BUTTE COUNTY.

Showing his Financial Condition on the morning of July 1, 1887.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$16,350 00	Capital paid in coin	\$42,000 00
Loans on real estate	34,365 00	Reserve fund and profit and loss	15,000 00
Loans on personal security (including overdrafts)	59,264 29	Due depositors	30,403 21
Money on hand	4,514 14	Due banks and bankers	31,084 60
Furniture and fixtures	1,335 00		
Other assets	2,659 38		
Total resources	\$118,487 81	Total liabilities	\$118,487 81

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Butte	\$16,350 00	\$19,350 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Butte	\$34,365 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Warehouse stock, wheat, etc.	\$2,659 38

ANNUAL REPORT

FURNISHED BY

THE NATIONAL BANKS

IN THE STATE OF CALIFORNIA.



REPORTS OF NATIONAL BANKS.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF SAN FRANCISCO, CALIFORNIA.

[Organized October 20, 1870.]

Showing its Financial Condition on the morning of July 1, 1887.

D. CALLAGHAN, President.

E. D. MORGAN, Cashier.

(BALANCE SHEET.)

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$72,593 34	Capital stock paid in	\$1,500,000 00
United States bonds, to secure circulation	650,000 00	Reserve and Surplus Fund	256,891 24
Premiums paid on bonds	17,725 00	Undivided profits and Con- tingent Fund	104,343 58
Redemption Fund with U. S. Treasurer	29,250 00	Due depositors	1,439,172 82
Due from the U. S. Treasurer	2,250 00	Due banks and bankers	500,695 64
Loans on stocks, bonds, and warrants	172,747 78	Dividends unpaid	2,851 50
Loans on other securities (grain, etc.)	63,122 28	National bank notes out- standing	570,130 00
Loans and discounts on per- sonal security	2,241,186 92		
Overdrafts on personal secu- rity	15,043 60		
Money on hand { Gold	580,815 00		
Silver	11,301 85		
Currency	8,117 00	Due depositors	
Checks for clearing house	75,783 17	July 1, 1886.. \$1,286,126 79	
Due from banks and bankers	431,648 84		
Furniture and fixtures	2,500 00		
Total resources	\$4,374,084 78	Total liabilities	\$4,374,084 78

DETAILS.

The amount of capital stock is \$1,500,000; amount subscribed is \$1,500,000; amount paid in coin is \$1,500,000. The total number of shares of stock issued is 15,000; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows :

George C. Boardman	52 shares.	James H. Jennings	100 shares.
D. Callaghan	100 shares.	George A. Low	300 shares.
James M. Donahue (apart from 3,008 shares, estate of Peter Donahue, deceased)	74 shares.	James Moffitt	554 shares.
C. G. Hooker	215 shares.	James D. Phelan	100 shares.
		N. Van Bergen	168 shares.
Total number of shares held by the Directors is		4,671 shares.	

STATE OF CALIFORNIA, }
County of San Francisco. } ss.

We do solemnly swear that we have (and each of us has) a personal knowledge of the matters contained in the foregoing report, and that every allegation, statement, matter, and thing therein contained is true, to the best of our knowledge and belief.

D. CALLAGHAN, President.
E. D. MORGAN, Cashier.

Subscribed and sworn to before me, this fifteenth day of July, 1887.

JOHN E. HAMILL, Notary Public.

ANNUAL STATEMENT OF THE

CROCKER-WOOLWORTH NATIONAL BANK OF SAN FRANCISCO.

[Organized August 31, 1886.]

Showing its Financial Condition on the morning of July 1, 1887.

R. C. WOOLWORTH, President.

WM. H. CROCKER, Cashier.

(BALANCE SHEET.)

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$50,000 00	Capital stock paid in	\$1,000,000 00
Miscellaneous bonds, stocks, and warrants	375,000 00	Undivided profits and Contingent Fund	63,903 99
Redemption Fund with United States Treasurer	2,250 00	Due depositors	877,158 88
Loans on stocks, bonds, and warrants	240,800 00	Due banks and bankers	460,012 80
Loans on other securities (grain, etc.)	18,500 00	National bank notes outstanding	44,530 00
Loans and discounts on personal security	1,034,075 96	Certified checks	59,979 90
Overdrafts on personal security	21,575 61		
Money on hand { Gold	469,567 50		
Silver	1,101 18		
Currency	334 00		
Checks, cash items, and clearing house certificates	133,605 71		
Due from banks and bankers	155,775 61		
Furniture and fixtures	3,000 00		
* Expenses and taxes			
Total resources	\$2,505,585 57	Total liabilities	\$2,505,585 57

* Charged off June 30, 1887.

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Charles Crocker	8,000 shares.	Wm. E. Brown	250 shares.
R. C. Woolworth	750 shares.	E. H. Miller, Jr.	100 shares.
Wm. H. Crocker	900 shares.		

Total number of shares held by the Directors is 10,000 shares.

STATE OF CALIFORNIA,
City and County of San Francisco. } ss.

We do solemnly swear that we have (and each of us has) a personal knowledge of the matters contained in the foregoing report, and that every allegation, statement, matter, and thing therein contained is true to the best of our knowledge and belief.

R. C. WOOLWORTH, President.
W. E. BROWN, Secretary *pro tem*.

Subscribed and sworn to before me, this fourteenth day of July, 1887.

HOLLAND SMITH.
Notary Public in and for the City and County of San Francisco, State of California.

ANNUAL STATEMENT OF THE

CALIFORNIA NATIONAL BANK OF SAN FRANCISCO.

[Organized October 20, 1886.]

Showing its Financial Condition on the morning of July 1, 1887.

R. P. THOMAS, President.

C. H. RAMSDEN, Cashier.

(BALANCE SHEET.)

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$50,000 00	Capital stock paid in	\$200,000 00
Redemption Fund with United States Treasurer	2,250 00	Undivided profits and Contingent Fund	1,472 75
Loans on other securities (grain, etc.)	311,653 37	Due depositors	315,359 78
Loans and discounts on personal security		Due banks and bankers	79,301 04
Overdrafts on personal security	117,080 31	National bank notes outstanding	45,000 00
Money on hand { Gold			
{ Silver	66,843 53		
{ Currency			
Due from banks and bankers	75,417 67		
Furniture and fixtures	6,580 00		
Expenses and taxes	5,850 69		
Premium paid for United States bonds to secure circulation	5,458 00		
Total resources	\$641,133 57	Total liabilities	\$641,133 57

DETAILS.

The amount of authorized capital stock is \$1,000,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000; the amount paid upon each share of stock is \$100.

STATE OF CALIFORNIA, }
City and County of San Francisco. } ss.

We do solemnly swear that we have (and each of us has) a personal knowledge of the matters contained in the foregoing report, and that every allegation, statement, matter, and thing therein contained, is true to the best of our knowledge and belief.

R. P. THOMAS, President.
C. H. RAMSDEN, Cashier.

Subscribed and sworn to before me, this seventh day of July, 1887.

R. D. McELROY, Notary Public.

ANNUAL STATEMENT OF THE
FIRST NATIONAL BANK—OAKLAND.

[Organized March 8, 1880.]

Showing its Financial Condition on the morning of July 1, 1887.

V. D. MOODY, President.

A. D. THOMSON, Cashier.

(BALANCE SHEET.)

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$8,476 00	Capital stock paid in.....	\$100,000 00
United States bonds, to secure circulation.....	100,000 00	Reserve and Surplus Fund.....	120,000 00
Miscellaneous bonds, stocks, and warrants.....	10,000 00	Undivided profits and Contin- gent Fund.....	4,456 49
Redemption fund with U. S. Treasurer.....	4,500 00	Due depositors.....	460,507 96
Due from the U. S. Treasurer.....		Due banks and bankers.....	29,838 08
Loans on stocks, bonds, and warrants.....		Dividends unpaid.....	197 50
Loans on other securities (grain, etc.).....	546,999 78	National bank notes outstand- ing.....	89,100 00
Loans and discounts on per- sonal security.....		Balance, letters credit.....	700 00
Overdrafts on personal secu- rity.....			
Money on hand { Gold..... } { Silver..... } { Currency..... }	88,577 31		
Due from banks and bankers.....	28,972 20		
Furniture and fixtures.....	7,137 24		
Premiums on bonds.....	10,147 50		
Total resources.....	\$804,810 03	Total liabilities.....	\$804,810 03

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: V. D. Moody, J. E. Ruggles, A. J. Snyder, F. K. Shattuck, G. J. Ainsworth, J. C. Ainsworth, L. C. Morehouse, A. Chabot, H. P. Jones. Total number of shares held by the Directors is 555.

STATE OF CALIFORNIA, }
County of Alameda. } ss.

I do solemnly swear that I have a personal knowledge of the matters contained in the foregoing report, and that every allegation, statement, matter, and thing therein contained is true to the best of my knowledge and belief.

A. D. THOMSON, Cashier.

Subscribed and sworn to before me, this thirteenth day of July, 1887.

NEWTON BENEDICT,
Notary Public.

ANNUAL STATEMENT OF THE
UNION NATIONAL BANK—OAKLAND, CALIFORNIA.

[Organized May 20, 1875.]

Showing its Financial Condition on the morning of July 1, 1887.

THOS. PRATHER, President.

C. E. PALMER, Cashier.

(BALANCE SHEET.)

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$50,000 00	Capital stock paid in	\$150,000 00
Miscellaneous bonds, stocks, and warrants	50,027 17	Reserve and Surplus Fund	50,000 00
Redemption Fund with United States Treasurer	3,050 00	Undivided profits and Contin- gent Fund	26,770 82
Loans on bonds, stocks, and warrants	712,060 66	Due depositors	683,082 14
Loans on other securities (grain, etc.)		Due banks and bankers	1,805 30
Loans and discounts on per- sonal security	10,653 20	Dividends unpaid	6,346 00
Overdrafts on personal security ..		National bank notes outstand- ing	45,000 00
Money on hand { Gold	80,000 00	Certified checks	12,659 22
{ Silver	10,079 76	Gallant contract	50 00
{ Currency	1,500 00		
Checks and other cash items	8,007 65		
Due from banks and bankers	33,588 09		
Furniture and fixtures	3,013 95		
Premium account	13,733 00		
Total resources	\$975,713 48	Total liabilities	\$975,713 48

DETAILS.

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,500; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. West Martin	60 shares.	Thomas Prather	252 shares.
R. W. Kirkham	50 shares.	Edson F. Adams	502 shares.
A. C. Henry	23 shares.	J. B. Marlin	16 shares.
D. Henshaw Ward	15 shares.		

Total number of shares held by the Directors is

STATE OF CALIFORNIA, }
County of Alameda. } ss.

We do solemnly swear that we have (and each of us has) a personal knowledge of the matters contained in the foregoing report, and that every allegation, statement, matter, and thing therein contained is true to the best of our knowledge and belief.

THOS. PRATHER, President.
C. E. PALMER, Cashier.

Subscribed and sworn to before me, this fifth day of July, 1887.

W. L. PRATHER, Notary Public.

ANNUAL STATEMENT OF THE
NATIONAL BANK OF ALAMEDA, CALIFORNIA.

[Organized July 1, 1879.]

Showing its Financial Condition on the morning of July 1, 1887.

H. SEVENING, President.

J. E. BAKER, Cashier.

(BALANCE SHEET.)

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$7,240 87	Capital stock paid in	\$100,000 00
United States bonds, to secure circulation	36,634 87	Reserve and Surplus Fund	4,053 42
Miscellaneous bonds, stocks, and warrants	47,618 71	Undivided profits and Contin- gent Fund	8,659 41
Redemption Fund with United States Treasurer	1,350 00	Due depositors	78,349 61
Loans and discounts on per- sonal security	103,499 46	Dividends unpaid	94 00
Overdrafts on personal security	834 72	National bank notes outstand- ing	27,000 00
Money on hand { Gold	11,467 50		
Silver	515 51		
Currency	825 00		
Due from banks and bankers	3,913 10		
Furniture and fixtures	1,916 93		
Expenses and taxes	2,339 77		
Total resources	\$218,156 44	Total liabilities	\$218,156 44

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Jos. Knowland	117 shares.	A. Schroeder	10 shares.
Dell Linderman	27 shares.	R. R. Thompson	200 shares.
H. Sevening	10 shares.		

Total number of shares held by the Directors is 364 shares.

STATE OF CALIFORNIA, }
County of Alameda. } ss.

We do solemnly swear that we have (and each of us has) a personal knowledge of the matters contained in the foregoing report, and that every allegation, statement, matter, and thing therein contained is true to the best of our knowledge and belief.

H. SEVENING, President.
J. E. BAKER, Cashier.

Subscribed and sworn to before me, this seventh day of July, 1887.

N. W. PALMER, Notary Public.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF PETALUMA, CALIFORNIA.

[Organized September 23, 1874.]

Showing its Financial Condition on the morning of July 1, 1887.

I. G. WICKERSHAM, President.

H. H. ATWATER, Cashier.

(BALANCE SHEET.)

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$5,297 94	Capital stock paid in	\$200,000 00
United States bonds, to secure circulation	50,000 00	Surplus Fund	50,000 00
Redemption Fund with United States Treasurer	2,250 00	Undivided profits	32,975 13
Loans on stocks, bonds, and warrants	37,000 00	Due depositors	145,945 21
Loans and discounts on per- sonal security	321,633 95	National bank notes outstand- ing	44,300 00
Overdrafts on personal security ..	3,918 70		
Money on hand { Gold	21,885 00		
Silver	971 65		
Checks and other cash items	416 89		
Due from banks and bankers	29,846 21		
Total resources	\$473,220 34	Total liabilities	\$473,220 34

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

I. G. Wickersham	1,350 shares.	Anton Meyer	40 shares.
H. H. Atwater	30 shares.	C. P. Hatch	30 shares.
Daniel Brown	150 shares.	L. Ellsworth	36 shares.
L. G. Nay	10 shares.		

Total number of shares held by the Directors is 1,646 shares.

STATE OF CALIFORNIA, }
County of Sonoma. } ss.

We do solemnly swear that we have (and each of us has) a personal knowledge of the matters contained in the foregoing report, and that every allegation, statement, matter, and thing therein contained is true to the best of our knowledge and belief.

I. G. WICKERSHAM, President.

H. H. ATWATER, Cashier.

Subscribed and sworn to before me, this first day of July, 1887.

FRANK W. SHATTUCK, Notary Public.

ANNUAL STATEMENT OF THE

SANTA ROSA NATIONAL BANK, CALIFORNIA.

[Capital stock paid in February 1, 1887.]

Showing its Financial Condition on the morning of July 1, 1887.

E. W. DAVIS, President.

LEWIS M. ALEXANDER, Cashier.

(BALANCE SHEET.)

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$25,000 00	Capital stock paid in	\$100,000 00
Miscellaneous bonds, stocks, and warrants	20,900 00	Undivided profits and Contin-	
Redemption Fund with United States Treasurer	1,125 00	gent Fund	4,173 89
Loans and discounts on personal security	119,976 38	Due depositors	96,033 54
Overdrafts on personal security	3,211 54	Due banks and bankers	1,234 86
Money on hand { Gold	17,017 50	National bank notes outstanding	22,500 00
{ Silver	1,021 05		
{ Currency	1,145 60		
Checks and other cash items	78 53		
Due from banks and bankers	25,661 57		
Furniture and fixtures	4,500 00		
Expenses and taxes	2,905 72		
Premiums paid	1,400 00		
Total resources	\$223,942 29	Total liabilities	\$223,942 29

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. W. Davis	50 shares.	D. N. Carithers	20 shares.
J. H. Brush	450 shares.	S. R. Cooper	25 shares.
D. C. Bane	50 shares.	Lewis M. Alexander	52 shares.
B. M. Spencer	20 shares.		

Total number of shares held by the Directors is 667 shares.

STATE OF CALIFORNIA, }
County of Sonoma. } ss.

We do solemnly swear that we have (and each of us has) a personal knowledge of the matters contained in the foregoing report, and that every allegation, statement, matter, and thing contained therein is true to the best of our knowledge and belief.

E. W. DAVIS, President.

LEWIS M. ALEXANDER, Cashier.

Subscribed and sworn to before me, this first day of July, 1887.

D. R. GALE, Notary Public.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF GRASS VALLEY, NEVADA
COUNTY, CALIFORNIA.

(Organized March 4, 1887.)

Showing its Financial Condition on the morning of July 1, 1887.

DAVID McKAY, Jr., President.

H. D. ANDREWS, Cashier.

(BALANCE SHEET.)

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$12,500 00	Capital stock paid in	\$50,000 00
Miscellaneous bonds, stocks, and warrants	9,745 00	Undivided profits and Contingent Fund	291 98
Redemption Fund with United States Treasurer	562 50	Due depositors	40,828 97
Loans and discounts on personal security	16,788 40	National bank notes outstanding	11,250 00
Overdrafts on personal security	332 20		
Money on hand {	Gold		
	Silver		
	Currency		
Checks and other cash items	2,872 40		
Due from banks and bankers	45,442 12		
Furniture and fixtures	1,486 53		
Expenses and taxes	2,114 49		
Premium on United States bonds	1,156 25		
Bullion	382 76		
Total resources	\$102,370 95	Total liabilities	\$102,370 95

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500; amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. B. Bourn	265 shares.	C. E. Clinch	10 shares.
David McKay, Jr.	100 shares.	H. D. Andrews	50 shares.
John Hays Hammond ..	50 shares.		

Total number of shares held by the Directors is

STATE OF CALIFORNIA, }
County of Nevada. } ss.

We do solemnly swear that we have (and each of us has) a personal knowledge of the matters contained in the foregoing report, and that every allegation, statement, matter, and thing therein contained is true to the best of our knowledge and belief.

DAVID McKAY, Jr., President.
H. D. ANDREWS, Cashier.

Subscribed and sworn to before me, this ninth day of July, 1887.

J. M. THOMAS, Notary Public.

ANNUAL STATEMENT OF THE

NATIONAL BANK OF D. O. MILLS & CO.

[Founded 1850. Organized July 19, 1872.]

Showing its Financial Condition on the morning of July 1, 1887.

EDGAR MILLS, President.

FRANK MILLER, Cashier.

(BALANCE SHEET.)

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$42,000 00	Capital stock paid in	\$400,000 00
Real estate taken for debt ..	2,196 43	Reserve and Surplus Fund ..	80,000 00
United States bonds, to se-		Undivided profits and Con-	
cure circulation	120,000 00	tingent Fund	20,805 53
Miscellaneous bonds, stocks,		Due depositors	1,331,899 17
and warrants	36,202 56	Due banks and bankers	36,573 23
Redemption Fund with U.S.		National bank notes out-	
Treasurer	5,930 00	standing	90,000 00
Loans on stocks, bonds, and			
warrants	28,550 25		
Loans on other securities			
(grain, etc.)	110,000 00		
Loans and discounts on per-			
sonal security	1,210,402 45		
Overdrafts on personal secu-			
rity	1,090 00		
Money on hand { Gold	121,505 42		
{ Silver	16,295 35		
{ Currency	23,033 00		
Checks and other cash items.	25,446 03		
Due from banks and bankers.	209,626 44		
Furniture and fixtures	7,000 00		
Total resources	\$1,959,277 93	Total liabilities	\$1,959,277 93

DETAILS.

The amount of capital stock is \$400,000; amount subscribed is \$400,000; amount paid in coin is \$400,000. The total number of shares of stock issued is 4,000; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. O. Mills	1,230 shares.	Chas. F. Dillman	100 shares.
Edgar Mills	1,230 shares.	Frank Miller	282 shares.
S. P. Smith	200 shares.		

Total number of shares held by the Directors is 3,042 shares.

STATE OF CALIFORNIA, }
County of Sacramento. } ss.

We do solemnly swear that we have (and each of us has) a personal knowledge of the matters contained in the foregoing report, and that every allegation, statement, matter, and thing therein contained is true to the best of our knowledge and belief.

S. PRENTISS SMITH, Vice-President.
FRANK MILLER, Cashier.

Subscribed and sworn to before me, this twelfth day of July, 1887.

LINCOLN WHITE, Notary Public.

ANNUAL STATEMENT OF THE
FIRST NATIONAL BANK OF STOCKTON, CALIFORNIA.

[Organized ——— ——— ———.]

▀ *Showing its Financial Condition on the morning of July 1, 1887.*

H. H. HEWLETT, President.

P. B. FRASER, Cashier.

(BALANCE SHEET.)

Resources.	Amount.	Liabilities.	Amount.
Loans	\$500,626 29	Capital stock	\$200,000 00
Furniture, fixtures, and real estate	26,684 40	Circulation — National bank notes	45,000 00
United States bonds	55,300 00	Stocks and bonds account	487 10
Due from reserve agents and banks	138,832 58	Dividends due shareholders	8,000 00
Cash on hand	111,065 70	Due banks and bankers	11,087 28
		Surplus Fund	60,000 00
		Undivided profits	65,416 13
		Due depositors	442,518 46
Total resources	\$832,508 97	Total liabilities	\$832,508 97

STATE OF CALIFORNIA, }
County of San Joaquin. } ss.

H. H. Hewlett, President, and P. B. Fraser, Cashier, of the First National Bank of Stockton, do make oath and say that the foregoing statement is true to the best of their knowledge and belief.

H. H. HEWLETT, President.
P. B. FRASER, Cashier.

Subscribed and sworn to before me, this seventh day of July, 1887.

LEWIS M. CUTTING, Notary Public.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF SAN JOSÉ, CALIFORNIA.

[Organized July 11, 1874.]

*Showing its Financial Condition on the morning of July 1, 1887. **

W. D. TISDALE, President.

L. G. NESMITH, Cashier.

(BALANCE SHEET.)

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$80,000 00	Capital stock paid in.....	\$500,000 00
Real estate taken for debt	9,004 75	Reserve and Surplus Fund ..	70,242 40
United States bonds, to secure circulation	50,000 00	Undivided profits and Con- tingent Fund	112,079 61
Miscellaneous bonds, stocks, and warrants	2,376 70	Due depositors	536,138 05
Redemption Fund with Uni- ted States Treasurer	2,250 00	Due banks and bankers	24,493 30
Loans on stocks, bonds, and warrants	103,245 00	Dividends unpaid	920 00
Loans on other securities (grain, etc.)	343,819 85	National bank notes out- standing	45,000 00
Loans and discounts on per- sonal security	406,404 74	Certified checks	8,550 00
Overdrafts on personal secu- rity	2,888 88	Letters of credit	3,500 00
Money on hand { Gold	60,075 00	Collections	73 75
Silver	937 60		
Currency	3,645 00		
Checks and other cash items	9,942 00		
Due from banks and bankers	215,471 04	Deposit	
Furniture and fixtures	4,000 00	July 1, 1886, \$449,093 32	
Expenses and taxes	6,936 55		
Total resources	\$1,300,997 11	Total liabilities	\$1,300,997 11

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. Burrel	500 shares.	James D. Phelan	100 shares.
J. A. Clayton	100 shares.	James P. Pierce	250 shares.
T. B. Edwards	200 shares.	W. D. Tisdale	300 shares.
A. King	70 shares.	W. L. Tisdale	35 shares.
L. R. Mills	212 shares.		

Total number of shares held by the Directors is1,767 shares.

STATE OF CALIFORNIA,
County of Santa Clara. } ss.

We do solemnly swear that we have (and each of us has) a personal knowledge of the matters contained in the foregoing report, and that every allegation, statement, matter, and thing therein contained is true to the best of our knowledge and belief.

W. D. TISDALE, President.
L. G. NESMITH, Cashier.

Subscribed and sworn to before me, this ninth day of July, 1887.

NICK. BOWDEN, Notary Public.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF FRESNO, CALIFORNIA.

[Organized March 16, 1885.]

Showing its Financial Condition on the morning of July 1, 1887.

J. H. BRALY, President.

O. J. WOODWARD, Secretary.

(BALANCE SHEET.)

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,421 16	Capital stock paid in	\$100,000 00
United States bonds, to secure circulation	25,000 00	Reserve and Surplus Fund.....	19,167 28
Redemption Fund with United States Treasurer.....	1,125 00	Undivided profits and Contin- gent Fund	18,207 51
Loans and discounts on per- sonal security	468,118 78	Due depositors	464,097 19
Overdrafts on personal security.....	14,414 73	Due banks and bankers	5,459 43
Money on hand—currency	18,135 83	National bank notes outstand- ing	22,500 00
Due from banks and bankers.....	79,801 79		
Furniture and fixtures	1,262 00		
Expenses and taxes	10,125 85		
County warrants	26 27		
Total resources.....	\$629,431 41	Total liabilities.....	\$629,431 41

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. Mabury.....	250 shares.	O. J. Woodward.....	80 shares.
J. H. Braly.....	180 shares.	Wm. Faymonville.....	10 shares.
W. H. Chance.....	80 shares.		
Total number of shares held by the Directors is		600 shares.	

STATE OF CALIFORNIA,
County of Fresno. } ss.

We do solemnly swear that we have (and each of us has) a personal knowledge of the matters contained in the foregoing report, and that every allegation, statement, matter, and thing therein contained is true to the best of our knowledge and belief.

J. H. BRALY, President.
O. J. WOODWARD, Cashier.

Subscribed and sworn to before me, this fifth day of August, 1887.

J. M. CORY, Notary Public.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF MODESTO, CALIFORNIA.

[Organized January 28, 1884.]

Showing its Financial Condition on the morning of July 1, 1887.

ROBERT McHENRY, President.

J. E. WARD, Cashier.

(BALANCE SHEET.)

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$30,000 00	Capital stock paid in	\$50,000 00
Miscellaneous bonds, stocks, and warrants	124 03	Reserve and Surplus Fund	2,500 00
Redemption Fund with United States Treasurer	1,350 00	Undivided profits and Contingent Fund	4,746 18
Loans on other securities (grain, etc.)	33,803 17	Due depositors	171,959 15
Loans and discounts on personal security	155,627 87	Due banks and bankers	9,358 04
Overdrafts on personal security	751 06	National bank notes outstanding	27,000 00
Money on hand { Gold	28,700 00		
Silver	536 12		
Currency	8,273 00		
Checks and other cash items	644 97		
Due from banks and bankers	1,953 15		
Furniture and fixtures	800 00		
Premiums on U. S. bonds	3,000 00		
Total resources	\$265,563 37	Total liabilities	\$265,563 37

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Robert McHenry	200 shares.	L. O. Brewster	20 shares.
W. B. Wood	25 shares.	Garrison Turner	20 shares.
Stephen Rogers	49 shares.		

Total number of shares held by the Directors is 314 shares.

STATE OF CALIFORNIA, }
County of Stanislaus. } ss.

We do solemnly swear that we have (and each of us has) a personal knowledge of the matters contained in the foregoing report, and that every allegation, statement, matter, and thing therein contained is true to the best of our knowledge and belief.

ROBERT McHENRY, President.
J. E. WARD, Cashier.

Subscribed and sworn to before me, this fifth day of July, 1887.

W. H. HATTON, Notary Public.

ANNUAL STATEMENT OF THE
FIRST NATIONAL BANK OF LOS ANGELES.

[Organized August 16, 1880.]

Showing its Financial Condition on the morning of July 1, 1887.

E. F. SPENCE, President. J. M. ELLIOTT, Cashier.
(BALANCE SHEET.)

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$37,227 25	Capital stock paid in	\$200,000 00
United States bonds, to secure circulation, 4s, par	50,000 00	Reserve and Surplus Fund ..	50,000 00
Miscellaneous bonds, stocks, and warrants (including U. S.), on hand	206,387 01	Undivided profits and Con- tingent Fund	85,542 32
Redemption Fund with U. S. Treasurer	2,250 00	Due depositors	3,014,002 78
Loans on stocks, bonds, and warrants	339,507 57	Due banks and bankers	61,603 99
Loans on other securities (grain, etc.)	204,711 20	National bank notes out- standing	43,080 00
Loans and discounts on per- sonal security	1,186,389 00		
Overdrafts on personal secu- rity	13,227 11		
Money on hand {	Gold		
	Silver		
	Currency		
Checks and other cash items ..	3,013 00		
Due from banks and bankers ..	667,524 69		
Expenses and taxes	271 36		
Total resources	\$3,454,229 09	Total liabilities	\$3,454,229 09

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Bicknell	60 shares.	H. Mabury	718 shares.
J. F. Crank	114 shares.	S. H. Mott	56 shares.
J. M. Elliott	40 shares.	E. F. Spencer	116 shares.
William Lacy	20 shares.		
Total number of shares held by the Directors is			1,124 shares.

STATE OF CALIFORNIA, }
County of Los Angeles. } ss.

We do solemnly swear that we have (and each of us has) a personal knowledge of the matters contained in the foregoing report, and that every allegation, statement, matter, and thing therein contained is true to the best of our knowledge and belief.

J. F. CRANK, Vice-President.
J. M. ELLIOTT, Cashier.

Subscribed and sworn to before me, this nineteenth day of July, 1887.

CONRAD JACOBY, Notary Public.

ANNUAL STATEMENT OF THE

LOS ANGELES NATIONAL BANK, OF LOS ANGELES, CALIFORNIA.

[Organized ————.]

Showing its Financial Condition on the morning of July 1, 1887.

GEO. H. BONEBRAKE, President.

F. C. HOWES, Cashier.

(BALANCE SHEET.)

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$132,808 94	Capital stock paid in	\$300,000 00
United States bonds, to secure circulation and deposits	300,000 00	Reserve and Surplus Fund	30,000 00
Miscellaneous stocks, bonds, and warrants	32,202 76	Undivided profits and Con- tingent Fund	8,508 46
Redemption Fund with United States Treasurer	2,250 00	Due depositors	1,990,825 89
Loans and discounts on per- sonal security	1,053,143 36	National bank notes out- standing	45,000 00
Overdrafts on personal secu- rity	6,296 89		
Money on hand { Gold	288,945 00		
Silver	9,380 09		
Currency	35,181 00		
Checks and other cash items	29,458 14		
Due from banks and bankers	484,668 17		
Total resources	\$2,374,334 35	Total liabilities	\$2,374,334 35

DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. G. Cochran	100 shares.	John Bryson, Sr.	150 shares.
P. M. Green	150 shares.	F. C. Howes	500 shares.
H. Dinsabaugh	20 shares.	Geo. H. Bonebrake	665 shares.
H. H. Markham	10 shares.		

Total number of shares held by the Directors is 1,655 shares.

STATE OF CALIFORNIA, }
County of Los Angeles. } ss.

We do solemnly swear that we have (and each of us has) a personal knowledge of the matters contained in the foregoing report, and that every allegation, statement, matter, and thing therein contained is true to the best of our knowledge and belief.

GEO. H. BONEBRAKE, President.
F. C. HOWES, Cashier.

Subscribed and sworn to before me, this twentieth day of July, 1887.

GEO. J. CLARKE, Notary Public.

ANNUAL STATEMENT OF THE

SOUTHERN CALIFORNIA NATIONAL BANK—LOS ANGELES.

[Commenced business August 21, 1886.]

Showing its Financial Condition on the morning of July 1, 1887.

JOHN I. REDICK, President.

WM. F. BOSBYSHELL, Cashier.

(BALANCE SHEET.)

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,587 50	Capital stock paid in	\$100,000 00
United States bonds, to secure circulation	25,000 00	Undivided profits and Contin- gent Fund	261 07
Miscellaneous bonds, stocks, and warrants	4,000 00	Due depositors	351,514 86
Redemption Fund with United States Treasurer	1,125 00	Due banks and bankers	51,705 14
Loans and discounts on per- sonal security	240,537 59	National bank notes outstand- ing	22,500 00
Overdrafts on personal security.	3,292 15		
Money on hand { Gold	71,248 50		
Silver	2,582 77		
Currency	1,156 00		
Checks and other cash items	463 50		
Due from banks and bankers	163,578 16		
Furniture and fixtures	6,409 90		
Total resources	\$525,981 07	Total liabilities	\$525,981 07

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

John I. Redick	100 shares.	H. A. Barclay	20 shares.
E. C. Bosbyshell	210 shares.	D. M. Graham	20 shares.
L. N. Breed	100 shares.	Frank Rader	10 shares.
H. T. Newell	20 shares.	Chas. E. Day	20 shares.
Ben. E. Ward	10 shares.	Wm. F. Bosbyshell	150 shares.
M. Hagan	30 shares.		

Total number of shares held by the Directors is

690 shares.

STATE OF CALIFORNIA, }
County of Los Angeles. } ss.

We do solemnly swear that we have (and each of us has) a personal knowledge of the matters contained in the foregoing report, and that every allegation, statement, matter, and thing therein contained is true to the best of our knowledge and belief.

JOHN I. REDICK, President.
WM. F. BOSBYSHELL, Cashier.

Subscribed and sworn to before me, this thirteenth day of July, 1887.

GEO. BUTLER GRIFFIN, Notary Public.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK—PASADENA, CALIFORNIA.

[Organized June 1, 1886.]

Showing its Financial Condition on the morning of July 1, 1887.

P. M. GREEN, President.

J. E. FARNUM, Cashier.

(BALANCE SHEET.)

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$30,763 79	Capital stock paid in	\$100,000 00
United States bonds, to secure circulation	27,300 00	Reserve and Surplus Fund	15,000 00
Miscellaneous bonds, stocks, and warrants	2,280 00	Undivided profits and Contin- gent Fund	996 21
Redemption Fund with United States Treasurer	1,125 00	Due depositors	863,424 89
Loans on stocks, bonds, and other securities	81,894 00	Dividends unpaid	5,000 00
Loans and discounts on per- sonal security	422,624 95	National bank notes outstand- ing	11,250 00
Overdrafts on personal security	5,718 49		
Money on hand { Gold	10,072 50		
Silver	2,321 75		
Currency	27,065 00		
Checks and other cash items	86 86		
Due from banks and bankers	382,439 21		
Furniture and fixtures	1,979 55		
Total resources	\$965,671 10	Total liabilities	\$995,671 10

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Geo. H. Bonebrake	100 shares.	P. M. Green	50 shares.
J. H. Painter	100 shares.	O. S. Picher	52 shares.
B. F. Ball	100 shares.	John Allin	20 shares.
H. G. Bennett	20 shares.		

Total number of shares held by the Directors is 442 shares.

STATE OF CALIFORNIA, }
County of Los Angeles. } ss.

We do solemnly swear that we have (and each of us has) a personal knowledge of the matters contained in the foregoing report, and that every allegation, statement, matter, and thing contained therein is true to the best of our knowledge and belief.

P. M. GREEN, President.
J. E. FARNUM, Cashier.

Subscribed and sworn to before me, this twenty-eighth day of July, 1887.

C. N. TERRY, Justice of the Peace.

STATEMENT OF THE
PASADENA NATIONAL BANK.

[Organized October 18, 1886.]

Showing its Financial Condition on the morning of July 1, 1887.

ISAIAS W. HELLMAN, President.

G. A. SWARTWOUT, Cashier.

(BALANCE SHEET.)

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$12,500 00	Capital stock paid in	\$50,000 00
Miscellaneous bonds, stocks, and warrants	3,359 36	Undivided profits and Contingent Fund	5,190 98
Redemption Fund with United States Treasurer	562 50	Due depositors	198,185 78
Loans and discounts on personal security	133,816 01	National bank notes outstanding	11,250 00
Overdrafts on personal security	9,150 29		
Money on hand { Gold	14,855 00		
Silver	1,938 72		
Currency	6,554 00		
Checks and other cash items	1,901 75		
Due from banks and bankers	70,164 93		
Furniture and fixtures	4,890 95		
Expenses and taxes	4,933 25		
Total resources	\$264,626 76	Total liabilities	\$264,626 76

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Isaias W. Hellman, E. F. Spence, Wm. Converse, C. H. Converse, G. A. Swartwout. Total number of shares held by the Directors is 355 shares.

STATE OF CALIFORNIA, }
County of Los Angeles. } ss.

We do solemnly swear that we have a personal knowledge of the matters contained in the foregoing report, and that every allegation, statement, matter, and thing therein contained is true to the best of our knowledge and belief.

ISAIAS W. HELLMAN, President.
G. A. SWARTWOUT, Cashier.

Subscribed and sworn to before me, this thirtieth day of September, 1887.

E. H. OWEN, Notary Public.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF POMONA, CALIFORNIA.

[Organized June, 1886.]

Showing its Financial Condition on the morning of July 1, 1887.

C. SEAVER, President.

STODDARD JESS, Cashier.

(BALANCE SHEET.)

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,187 00	Capital stock paid in	\$50,000 00
United States bonds, to secure circulation	12,500 00	Reserve and Surplus Fund	500 00
Redemption Fund with United States Treasurer	562 50	Undivided profits and Contin- gent Fund	6,126 51
Loans on stocks, bonds, and warrants	2,000 00	Due depositors	331,644 79
Loans on other securities (grain, etc.)	41,572 00	National bank notes outstand- ing	11,250 00
Loans and discounts on per- sonal security	128,086 96		
Overdrafts on personal security	3,282 25		
Money on hand { Gold	46,967 50		
Silver	1,367 46		
Currency	857 00		
Checks and other cash items	869 90		
Due from banks and bankers	149,589 56		
Furniture and fixtures	2,051 10		
Expenses and taxes	2,315 57		
Premium on U. S. bonds	3,312 50		
Total resources	\$399,521 30	Total liabilities	\$399,521 30

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Thomas Coates	35 shares.	J. E. McComas	10 shares.
Geo. H. Bonebrake	50 shares.	C. Seaver	185 shares.
George Jess	100 shares.	Stoddard Jess	50 shares.

Total number of shares held by the Directors is 430 shares.

STATE OF CALIFORNIA, }
County of Los Angeles. } ss.

We do solemnly swear that we have (and each of us has) a personal knowledge of the matters contained in the foregoing report, and that every allegation, statement, matter, and thing therein contained is true to the best of our knowledge and belief.

C. SEAVER, President.
STODDARD JESS, Cashier.

Subscribed and sworn to before me, this first day of July, 1887.

FRANK P. FIREY, Notary Public.

ANNUAL STATEMENT OF THE
FIRST NATIONAL BANK OF SANTA ANA, CALIFORNIA.

[Organized May 15, 1886.]

Showing its Financial Condition on the morning of July 1, 1887.

WM. H. SPURGEON, President.

M. M. CROOKSHANK, Cashier.

(BALANCE SHEET.)

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,775 00	Capital stock paid in	\$50,000 00
United States bonds, to secure circulation	13,921 87	Undivided profits and Contin- gent Fund	10,200 94
Redemption Fund with United States Treasurer	562 50	Due depositors	159,007 16
Loans and discounts on per- sonal security	123,270 13	National bank notes outstand- ing	11,250 00
Overdrafts on personal security	4,075 66		
Money on hand { Gold	26,417 50		
Silver	1,084 66		
Currency	2,395 00		
Checks and other cash items	615 97		
Due from banks and bankers	48,315 86		
Furniture and fixtures	2,000 00		
Expenses and taxes	2,023 95		
Total resources	\$230,458 10	Total liabilities	\$230,458 10

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. H. Spurgeon	10 shares.	C. L. Foster	20 shares.
S. W. Preble	10 shares.	M. A. Forster	20 shares.
D. R. Sterling	50 shares.	D. M. Dorman	20 shares.
Geo. H. Bonebrake	50 shares.	M. M. Crookshank	275 shares.

Total number of shares held by the Directors is 455 shares.

STATE OF CALIFORNIA, }
County of Los Angeles. } ss.

I do solemnly swear that I have a personal knowledge of the matters contained in the foregoing report, and that every allegation, statement, matter, and thing therein contained is true to the best of my knowledge and belief.

M. M. CROOKSHANK, Cashier.

Subscribed and sworn to before me, this second day of July, 1887.

C. W. HUMPHREYS, Notary Public.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF SANTA BARBARA.

[Organized March, 1873.]

Showing its Financial Condition on the morning of July 1, 1887.

JAMES W. CALKINS, President.

A. L. LINCOLN, Cashier.

(BALANCE SHEET.)

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$43,003 78	Capital stock paid in	\$100,000 00
United States bonds, to secure circulation	50,000 00	Reserve and Surplus Fund	25,000 00
Miscellaneous bonds, stocks, warrants, and premiums	36,047 21	Undivided profits and Contingent Fund	7,879 66
Redemption Fund with United States Treasurer	2,250 00	Due depositors	444,120 41
Loans and discounts on personal security	227,864 26	Dividends unpaid	6,000 00
Overdrafts on personal security	1,299 32	National bank notes outstanding	45,000 00
Money on hand { Gold	90,520 00		
Silver	2,624 37		
Currency	11,902 00		
Checks and other cash items	1,695 55		
Due from banks and bankers	157,360 99		
Furniture and fixtures	3,432 59		
Total resources	\$628,000 07	Total liabilities	\$628,000 07

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000; the amount paid upon each share of stock is \$100.

The names of the Directors are as follows: James W. Calkins, Milo Sawyer, Richard Robinson, Ellwood Cooper, E. C. Roeder.

STATE OF CALIFORNIA, }
County of Santa Barbara. } ss.

We do solemnly swear that we have (and each of us has) a personal knowledge of the matters contained in the foregoing report, and that every allegation, statement, matter, and thing therein contained is true to the best of our knowledge and belief.

J. W. CALKINS, President.

A. L. LINCOLN, Cashier.

Subscribed and sworn to before me, this first day of July, 1887.

W. H. WOODRIDGE, Notary Public.

ANNUAL STATEMENT OF THE
SANTA BARBARA COUNTY NATIONAL BANK.

[Organized February 21, 1880.]

Showing its Financial Condition on the morning of July 1, 1887.

W. M. EDDY, President.

E. S. SHEFFIELD, Cashier.

(BALANCE SHEET.)

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$24,000 00	Capital stock paid in	\$100,000 00
United States bonds (\$25,000 to secure circulation)	105,000 00	Reserve and Surplus Fund	14,000 00
Miscellaneous bonds, stocks, and warrants	30,982 99	Undivided profits and Contin- gent Fund	5,933 43
Redemption Fund with United States Treasurer	1,125 00	Due depositors	565,795 80
Loans and discounts on per- sonal security	268,632 73	National bank notes outstand- ing	13,470 00
Overdrafts on personal security	4,104 60		
Money on hand { Gold	105,972 50		
Silver	10,582 76		
Currency	1,333 00		
Checks and other cash items	3,998 30		
Due from banks and bankers	115,584 39		
Furniture and fixtures	1,500 00		
Expenses and taxes	1,302 96		
Premium paid on United States bonds	25,025 00		
Premium paid on sterling ex- change	55 00		
Total resources	\$699,199 23	Total liabilities	\$699,199 23

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. M. Eddy	455 shares.	J. M. Hunter	20 shares.
Charles Fernald	30 shares.	John Edwards	50 shares.
Thos. B. Dibbler	20 shares.	Henry H. Hall	20 shares.
Joseph Howard	20 shares.		

Total number of shares held by the Directors is 615 shares.

STATE OF CALIFORNIA, }
County of Santa Barbara. } ss.

We do solemnly swear that we have (and each of us has) a personal knowledge of the matters contained in the foregoing report, and that every allegation, statement, matter, and thing therein contained is true, to the best of our knowledge and belief.

W. M. EDDY, President.
E. S. SHEFFIELD, Cashier.

Subscribed and sworn to before me, this fifth day of July, 1887.

JOSEPH J. PERKINS, Notary Public.

ANNUAL STATEMENT OF THE
FIRST NATIONAL BANK OF SAN BERNARDINO, CALIFORNIA.

[Organized July 3, 1887.]

Showing its Financial Condition on the morning of July 1, 1887.

J. H. SMITH, President.

W. N. CRANDALL, Cashier.

(BALANCE SHEET.)

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$19,211 35	Capital stock paid in	\$100,000 00
United States bonds, to secure circulation	25,000 00	Reserve and Surplus Fund	208 37
Miscellaneous bonds, stocks, and warrants	1,912 13	Undivided profits and Contin- gent Fund	4,679 56
Redemption Fund with U. S. Treasurer	1,125 00	Due depositors	202,643 36
Loans and discounts on per- sonal security	139,495 68	Due banks and bankers	6,434 45
Money on hand { Gold	30,832 50	National bank notes outstand- ing	22,500 00
{ Silver	1,110 75	Bills payable	5,500 00
{ Currency	29,922 00		
Checks and other cash items	63,386 75		
Due from banks and bankers	26,022 78		
Furniture and fixtures	1,484 84		
Expenses and taxes	2,461 96		
Total resources	\$341,965 74	Total liabilities	\$341,965 74

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Smith	180 shares.	J. W. Hall	70 shares.
Joseph Brown	110 shares.	E. Sommer	70 shares.
M. B. Garner	100 shares.	W. J. Linville	50 shares.
H. Brinkmeyer	100 shares.	John M. James	50 shares.
W. N. Crandall	90 shares.		

Total number of shares held by the Directors is 820 shares.

STATE OF CALIFORNIA, }
County of San Bernardino. } ss.

I do solemnly swear that I have a personal knowledge of the matters contained in the foregoing report, and that every allegation, statement, matter, and thing therein contained is true to the best of my knowledge and belief.

W. N. CRANDALL, Cashier.

Verification of this report was refused.

ANNUAL STATEMENT OF THE
FIRST NATIONAL BANK OF RIVERSIDE, CALIFORNIA.

[Organized June 3, 1885.]

Showing its Financial Condition on the morning of July 1, 1887.

I. V. GILBERT, President. A. H. NAFTZGER, Cashier.
(BALANCE SHEET.)

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$15,000 00	Capital stock paid in	\$50,000 00
Redemption Fund with United States Treasurer.....	562 50	Reserve and Surplus Fund	3,000 00
Loans and discounts on personal security	201,285 07	Undivided profits and Contin-	
Overdrafts on personal security	6,253 53	gent Fund.....	335 39
Money on hand { Gold	18,570 00	Due depositors	205,689 78
{ Silver	292 25	Due banks and bankers	17,288 03
{ Currency	8,409 00	National bank notes outstand-	
Checks and other cash items	1,454 09	ing	11,250 00
Due from banks and bankers	32,838 18		
Furniture and fixtures	2,882 58		
Expenses and taxes	16 00		
Total resources.....	\$287,563 20	Total liabilities.....	\$287,563 20

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500; the amount paid upon each share of stock is \$100.

STATE OF CALIFORNIA, }
County of San Bernardino. } ss.

I do solemnly swear that I have a personal knowledge of the matters contained in the foregoing report, and that every allegation, statement, matter, and thing therein contained is true to the best of my knowledge and belief.

A. H. NAFTZGER, Cashier.

Subscribed and sworn to before me, this ninth day of July, 1887.

A. K. HOLT, Notary Public.

ANNUAL STATEMENT OF THE
FIRST NATIONAL BANK OF COLTON.

[Organized December 1, 1886.]

Showing its Financial Condition on the morning of July 1, 1887.

JOHN W. DAVIS, President.

J. W. DAVIS, JR., Cashier.

(BALANCE SHEET.)

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$12,500 00	Capital stock paid in	\$50,000 00
Due from the United States Treasurer	562 50	Undivided profits and Contingent Fund	2,680 85
Loans on stocks, bonds, and warrants	16,536 00	Due depositors	61,674 15
Loans and discounts on personal security	68,325 54	Due banks and bankers	2,272 68
Overdrafts on personal security	2,058 95	National bank notes outstanding	11,250 00
Money on hand { Gold	7,640 00		
Silver	2,540 45		
Currency	6,400 00		
Due from banks and bankers	6,184 34		
Furniture and fixtures	1,988 54		
Expenses and taxes	1,969 49		
Premium on United States bonds	1,171 87		
Total resources	\$127,877 68	Total liabilities	\$127,877 68

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

John W. Davis, W. R. Fox, M. A. Murphy, W. S. Hooper, J. W. Davis, Jr. Total number of shares held by the Directors is 490 shares.

STATE OF CALIFORNIA, }
County of San Bernardino. } ss.

I do solemnly swear that I have a personal knowledge of the matters contained in the foregoing report, and that every allegation, statement, matter, and thing therein contained is true to the best of our knowledge and belief.

J. W. DAVIS, JR., Cashier.

Subscribed and sworn to before me, this second day of July, 1887.

FRANK F. OSTER, Notary Public.

ANNUAL STATEMENT OF THE
FIRST NATIONAL BANK OF SAN DIEGO.

[Organized October, 1883.]

Showing its Financial Condition on the morning of July 1, 1887.

R. A. THOMAS, President.

O. S. HUBBELL, Cashier.

(BALANCE SHEET.)

Resources.	Amount.	Liabilities.	Amount.
Bank premises, furniture and fixtures		Capital stock paid in	\$200,000 00
United States bonds, to secure circulation, and premiums	\$37,671 98	Reserve and Surplus Fund	50,000 00
Miscellaneous bonds, stocks, and warrants	72,000 00	Undivided profits and Contingent Fund	25,848 21
Redemption Fund with U. S. Treasurer	4,535 34	Due depositors	1,295,965 59
Loans and discounts, including overdrafts	2,700 00	Due banks and bankers	48,880 02
Money on hand { Gold	894,293 05	National Bank notes outstanding	54,000 00
Silver	310,000 00		
Currency	22,549 30		
Checks and other cash items	110,000 00		
Due from banks and bankers	10,538 17		
Expenses and taxes	203,990 58		
Bullion on hand	5,982 95		
	432 45		
Total resources	\$1,674,693 82	Total liabilities	\$1,674,693 82

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Gruendike, M. T. Gilmore, R. A. Thomas, H. L. Story, E. S. Babcock, Jr., J. R. Thomas, O. S. Hubbell. Total number of shares held by the Directors is 1,788 shares.

STATE OF CALIFORNIA, }
County of San Diego. } ss.

I do solemnly swear that I have a personal knowledge of the matters contained in the foregoing report, and that every allegation, statement, matter, and thing therein contained is true to the best of my knowledge and belief.

O. S. HUBBELL, Cashier.

Subscribed and sworn to before me, this first day of July, 1887.

JESSE GILMORE, Notary Public.

Correct—Attest: J. R. THOMAS, }
 M. T. GILMORE, } Directors.
 O. S. HUBBELL, }

ANNUAL STATEMENT OF THE

CONSOLIDATED NATIONAL BANK OF SAN DIEGO, CALIFORNIA.

[Organized September 22, 1883.]

Showing its Financial Condition on the morning of July 1, 1887.

BRYANT HOWARD, President.

JOHN GINTY, Cashier.

(BALANCE SHEET.)

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$29,514 76	Capital stock paid in	\$100,000 00
United States bonds, to secure circulation	25,000 00	Reserve and Surplus Fund..	40,000 00
Miscellaneous bonds, stocks, and warrants	3,000 00	Undivided profits and Con- tingent Fund.....	35,833 03
Loans on bonds, stocks, and warrants	12,672 01	Due depositors	1,228,236 28
Loans on other securities (grain, etc.).....	880,572 86	Due banks and bankers	6,430 93
Loans and discounts on per- sonal security		National bank notes out- standing	22,500 00
Overdrafts on personal se- curity			
Money on hand	188,661 03		
Checks and other cash items..	19,304 34		
Due from banks and bankers..	249,636 70		
Furniture and fixtures	12,702 16		
Expenses and taxes	11,936 38		
Total resources.....	\$1,433,000 24	Total liabilities.....	\$1,433,000 24

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000; the amount paid upon each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Bryant Howard.....	62 shares.	E. W. Morse.....	10 shares.
J. M. Pierce	25 shares.	Geo. O. Cowles	12 shares.
O. S. Witherby	115 shares.	James McCoy	35 shares.
H. Mabury	204 shares.		

Total number of shares held by the Directors is..... 463 shares.

STATE OF CALIFORNIA, }
County of San Diego. } ss.

We do solemnly swear that we have (and each of us has) a personal knowledge of the matters contained in the foregoing report, and that every allegation, statement, matter, and thing therein contained, is true to the best of our knowledge and belief.

BRYANT HOWARD, President.
JOHN GINTY, Cashier.

Subscribed and sworn to before me, this eleventh day of July, 1887.

RUSSELL W. CLARKE, Notary Public.

SEMI-ANNUAL REPORTS

OF

BANKS IN LIQUIDATION.



BANKS IN LIQUIDATION.

SEMI-ANNUAL REPORT OF THE

FARMERS' AND MECHANICS' BANK OF SAVINGS—SAN FRANCISCO.

[Incorporated June 1, 1867.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

ABNER DOBLE, President.

L. C. HARVEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$59,636 20	Capital paid in coin	\$60,000 00
Miscellaneous bonds and stocks	6,495 53	Due depositors	138,259 54
Loans on stocks, bonds, and warrants	14,441 97	Other liabilities	6,616 82
Loans on other securities (grain, etc.)	5,658 03	Dividends unpaid in liquidation	3,214 46
Loans on personal security (including overdrafts)	15,770 12		
Money on hand	3,458 62		
Furniture and fixtures	500 00		
Expenses and taxes	466 71		
Other assets	7,623 99		
Depreciation	94,039 65		
Total resources	\$208,090 82	Total liabilities	\$208,090 82

DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. E. Davis	150 shares.	John Blair	150 shares.
Abner Doble	50 shares.	John Wright	5 shares.
S. E. Dutton	5 shares.	George W. Swan	150 shares.
William Ede	150 shares.	N. W. Spaulding	50 shares.
L. G. Harvey	140 shares.		

Total number of shares held by the Directors is..... 850 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$28,908 59
San Mateo	2,254 87
Santa Clara	16,000 00
Alameda	1,034 50
Contra Costa	6,432 24
San Joaquin	5,006 00
Total	\$59,636 20

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Amador Canal Company stock, 500 shares	\$50,000 00	\$6,470 28
Swamp land warrants	1,868 50	25 25
Totals	\$51,868 50	\$6,495 53

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
California Fruit Growing Association, 400 shares	\$40,000 00	\$7,970 00
Swamp land warrants	6,870 00	6,471 97
Totals	\$46,870 00	\$14,441 97

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Deed to sixty acres of land	\$5,658 03
Description of the "Other Assets."	Amount on Books.
Judgments	\$7,623 99

SEMI-ANNUAL REPORT OF THE

FARMERS' AND MECHANICS' BANK OF SAVINGS—SAN FRANCISCO.

[Incorporated June 1, 1867.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

ABNER DOBLE, President.

(Office hours: — A. M. to — P. M.)

L. G. HARVEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$43,636 20	Capital paid in coin	\$60,000 00
Miscellaneous bonds and stocks.....	6,493 53	Due depositors	134,514 57
Loans on stocks, bonds, and warrants	14,441 97	Other liabilities	3,066 82
Loans on other securities (grain, etc.)	5,658 03		
Loans on personal security	20,976 17		
Money on hand	2,998 95		
Furniture and fixtures	500 00		
Expenses and taxes	793 00		
Other assets	7,623 99		
Depreciation	94,457 55		
Total resources	\$197,581 39	Total liabilities	\$197,581 39

DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. E. Davis	150 shares.	John Blair	150 shares.
Abner Doble	50 shares.	John Wright	5 shares.
S. E. Dutton	5 shares.	Geo. W. Swan	150 shares.
Wm. Ede	150 shares.	N. W. Spalding	50 shares.
L. G. Harvey	140 shares.		

Total number of shares held by the Directors is 850 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$28,908 59
San Mateo	2,254 87
Alameda	1,034 50
Contra Costa	6,432 24
San Joaquin	5,006 00
Totals	\$43,636 20

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Amador Canal Company stock, 500 shares	\$50,000 00	\$6,470 28
Swamp land warrants	1,868 50	25 25
Totals	\$51,868 50	\$6,495 53

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
400 shares California Fruit Growing Association.....	\$40,000 00	\$7,970 00
Swamp land warrants	6,870 00	6,471 97
Totals	\$46,870 00	\$14,441 97

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Deed to 160 acres of land	\$5,658 03
Description of the "Other Assets."	Amount on Books.
Judgments	\$7,623 99

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers' and Mechanics' Bank (in liquidation), at San Francisco, County of San Francisco, on the sixth day of April, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$32,812 43	Due depositors	\$131,763 36
Invested in stocks and bonds....	6,495 53	Dividends unpaid	4,771 80
Loans on real estate	5,658 03	Other liabilities	3,066 82
Loans on personal security	14,771 81		
Money on hand	5,019 56		
Furniture, fixtures, etc.....	250 00		
Expenses, taxes, etc.....	793 00		
Other assets (judgments)	1,885 42		
Profit and loss	71,916 20		
Total resources	\$139,601 98	Total liabilities	\$139,601 98

SAN FRANCISCO, April 17, 1887.

To the Hon. GEO. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA,
City and County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Farmers' and Mechanics' Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

L. G. HARVEY, Secretary.

Subscribed and sworn to before me, this seventh day of April, 1887.

A. W. POTTS,
Bank Commissioner.

SAN FRANCISCO, April 8, 1887.

To the honorable the Board of Bank Commissioners:

GENTLEMEN: The Farmers' and Mechanics' Bank of Savings (in liquidation) hereby requests your permission for a continuance of one year's time in the settlement of its business.

In answer to your question about office expenses, they will not exceed \$50 per month.
Respectfully yours,

L. G. HARVEY, Secretary,
313 California Street.

OFFICE OF THE BOARD OF BANK COMMISSIONERS OF THE STATE OF CALIFORNIA, }
SAN FRANCISCO, April 9, 1887. }

Hon. GEORGE A. JOHNSON, Attorney-General:

DEAR SIR: We herewith inclose you our report of the condition of the Farmers' and Mechanics' Bank (in liquidation) as it appeared on the seventh day of the present month. In addition to the regular report, we find that said bank has, since it has been in liquidation, paid its depositors 65 cents on the dollar, and, according to our best judgment, will be able to pay a further dividend of 5 cents or more on the dollar when fully liquidated. We found that said bank had no income, and that the monthly expenses were \$53. According to an order made by this Board on yesterday we have reduced the expenses to \$50 per month. Deeming it for the best interests of the bank and the depositors, we have, by virtue of the power in us vested, extended the time for liquidating said bank one year.

Very respectfully, etc.,

WM. F. WHITE.
W. W. MORELAND.
A. W. POTTS.

SEMI-ANNUAL REPORT OF

LA SOCIÉTÉ FRANÇAISE D'ÉPARGNES ET DE PRÉVOYANCE
MUTUELLE.

[Incorporated January 30, 1860.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

PAUL HUSSON, President.

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$21,000 00	Due depositors	\$1,693,000 00
Miscellaneous bonds and stocks	84,500 00		
Loans on stocks, bonds, and warrants	5,500 00		
Money on hand	1,279 64		
Due from banks and bankers	33,300 00		
Deficit	1,547,420 36		
Total resources	\$1,693,000 00	Total liabilities	\$1,693,000 00

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Market Value.
Alameda	\$18,600 00
San Francisco	2,400 00
Total	\$21,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
150 bonds Amador Canal and Mining Company	\$150,000 00	\$84,500 00	\$84,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
200 shares Spring Valley Water Company	\$20,000 00	\$5,500 00	\$19,000 00

SEMI-ANNUAL REPORT OF THE

LA SOCIÉTÉ FRANÇAISE D'ÉPARGNES ET DE PRÉVOYANCE
MUTUELLE.

[Incorporated January 31, 1860.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

E. J. LE BRETON, President.

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$2,000 00	Due depositors	\$1,693,000 00
Miscellaneous bonds and stocks	81,000 00		
Loans on stocks, bonds, and warrants	40,000 00		
Checks and other cash items	219 00		
Due from banks and bankers	30,500 00		
Deficit	1,539,281 00		
Total resources	\$1,693,000 00	Total liabilities	\$1,693,000 00

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Estimated Value.
San Francisco	\$2,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Market Value.
150 bonds Amador Canal Company	\$150,000 00	\$81,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Market Street Railroad bonds	\$40 00	\$40 00	\$52 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the French Savings and Loan Society (in liquidation), at San Francisco, County of San Francisco, on the fifth day of April, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$20,200 00	Due depositors	\$1,693,000 00
Invested in stocks, bonds, and warrants	83,000 00		
Loans on stocks and bonds	40,000 00		
Money on hand	184 92		
Due from banks and bankers	2,700 00		
Profit and loss	1,546,915 08		
Total resources	\$1,693,000 00	Total liabilities	\$1,693,000 00

SAN FRANCISCO, April 6, 1887.

To the Hon. GEO. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of San Francisco. } ss.

We solemnly swear that we will truly answer all questions of the Bank Commissioners concerning the affairs of the French Savings and Loan Society, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

J. J. LE BRETON, President.
A. BRAND, Cashier.

Subscribed and sworn to before me, this sixth day of April, 1887.

A. W. POTTS,
Bank Commissioner.

FRENCH SAVINGS AND LOAN SOCIETY, }
534 CALIFORNIA STREET, SAN FRANCISCO, April 8, 1887. }

To the honorable Board of Bank Commissioners of the State of California, San Francisco:

GENTLEMEN: As per your desire, expressed to me on the sixth instant, we beg to request in this communication that your Board grant us one year's time from this date within which to complete the liquidation of the affairs of the former "La Société Française d'Epargnes et de Prévoyance Mutuelle." We have every reason to hope that before April 8, 1888, all the remaining assets will have been converted into money.

The above request is made by us as a matter of deference to the Bank Commissioners, and we make it without waiving or intending to waive any right which "La Société Française d'Epargnes et de Prévoyance Mutuelle" has to insist that the Bank Commissioners have no jurisdiction in the premises, for the reason that it is not within the provisions of the law under which you are acting.

For further explanations, if desired, we beg to refer you to our attorneys, Messrs. Stanly, Stoney & Hayes.

Yours respectfully,

E. J. LE BRETON, President.

OFFICE OF THE BOARD OF BANK COMMISSIONERS OF THE STATE OF CALIFORNIA, }
SAN FRANCISCO, April 9, 1887. }

Hon. GEORGE A. JOHNSON, Attorney-General:

DEAR SIR: We herewith inclose our report of the condition of the French Savings and Loan Society (in liquidation), as it appeared on the fifth day of the present month. In addition to the regular report we find that said bank has, since it has been in liquidation, paid its depositors the amount of 69 $\frac{3}{4}$ cents on the dollar, and, according to our best judgment, will be able to pay a further dividend of 2 $\frac{1}{2}$ cents on the dollar when fully liquidated. We found that the income of said bank amounts to about \$400 per month and the expenses to about \$250 per month. According to an order made by this Board on yesterday we have reduced the expenses to \$200 per month. Deeming it for the best interests of the bank and the depositors we have, by virtue of the power in us vested, extended the time for liquidating said bank one year.

Very respectfully, etc.,

WM. F. WHITE.
W. W. MORELAND.
A. W. POTTS.

SEMI-ANNUAL REPORT OF THE
MARYSVILLE SAVINGS BANK, "MUTUAL."

[Incorporated April 8, 1869.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

MARCUS MARCUSE, President.

FRANK W. H. AARON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,500 00	Reserve fund and profit and loss	\$46,442 18
Real estate taken for debt	19,100 00	Due depositors	50,269 77
Loans on real estate	69,072 38		
Money on hand	684 72		
Due from banks and bankers	3,408 20		
Interest accrued	1,946 65		
Total resources	\$96,711 95	Total liabilities	\$96,711 95

DETAILS.

The names of the Directors are as follows: Marcus Marcuse, Richard G. Stanwood, Isaac S. Belcher, David E. Knight, Lemuel T. Crane.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Sutter	\$19,100 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sutter	\$69,072 38

SEMI-ANNUAL REPORT OF THE

MARYSVILLE SAVINGS BANK.

[Incorporated April 8, 1869.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

MARCUS MARCUSE, President.

FRANK W. H. AARON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,500 00	Reserve fund and profit and loss	\$48,150 66
Real estate taken for debt	54,406 89	Due depositors	42,619 86
Money on hand	898 83		
Due from banks and bankers	32,964 60		
Total resources	\$90,770 32	Total liabilities	\$90,770 32

DETAILS.

The names of the Directors are as follows: Marcus Marcuse, Richard G. Stanwood, Isaac S. Belcher, David E. Knight, Lemuel T. Crane.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sutter	\$54,406 89	\$24,900 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Marysville Savings Bank, doing business at Marysville, County of Yuba, on the fourteenth day of July, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,500 00	Reserve fund	\$18,643 57
Other real estate	24,900 00	Due depositors	32,490 97
Money on hand	2,657 19	Profit and loss	10 00
Due from banks and bankers	21,059 85		
Expenses, taxes, etc.	27 50		
Total resources	\$51,144 54	Total liabilities	\$51,144 54

MARYSVILLE, July 15, 1887.

To the Hon. G. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

W. W. MORELAND,
Bank Commissioner.

STATE OF CALIFORNIA, }
County of Yuba. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Marysville Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

M. MARCUSE.
FRANK W. H. AARON.

Subscribed and sworn to before me, this fifteenth day of July, 1887.

W. W. MORELAND,
Bank Commissioner.

SAN FRANCISCO, July 18, 1887.

The President and Cashier of the Marysville Savings Bank (in liquidation) having asked that the Board of Bank Commissioners extend the time for the liquidation of said bank for one year from July 15, 1887.

Now, therefore, the undersigned, Bank Commissioners, having fully considered all things in relation thereto, and deeming it for the best interests of the depositors in said bank that said time be extended, do, by these presents, extend the time for fully closing the affairs of said bank for one year from the fifteenth day of July, 1887.

Witness our hands on this day and year above written.

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

SAN FRANCISCO, July 18, 1887.

Hon. GEO. A. JOHNSON, *Attorney-General*:

DEAR SIR: In accordance with law, I herewith forward you the report of the examination of the Marysville Savings Bank (in liquidation), showing its financial condition at the close of business July 15, 1887. In addition to the information contained in the attached report I found that said bank, since it has gone into liquidation, has declared dividends to its depositors, amounting in the aggregate to 95 cents on the dollar, and that it will be able, in the near future, if a sale of its real estate can be effected on reasonable terms, to declare a final dividend of 8 or 9 cents on the dollar more. I also found that the expenses of conducting the liquidation of said bank amounted to the sum of about \$35 per month, which is considered a reasonable sum, and has not been reduced by the Bank Commissioners. The Bank Commissioners have this day extended the time for the liquidation of said bank one year from date, but have requested the officers of said bank to close the affairs thereof at an earlier date if possible.

Very respectfully, your obedient servant,

W. W. MORELAND,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

MASONIC SAVINGS AND LOAN BANK.

[Incorporated November 4, 1869.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

PETER DEAN, President.

H. T. GRAVES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$60,291 48	Due depositors	\$133,873 50
Loans on real estate	8,257 52	Dividends unpaid	4,943 21
Money on hand	153 75		
Due from banks and bankers	24,856 32		
Furniture and fixtures	1,693 00		
Interest accrued	1,993 07		
Profit and loss	41,571 57		
Total resources	\$138,816 71	Total liabilities	\$138,816 71

DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 300; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. E. Pratt	23 $\frac{1}{3}$ shares.	Wm. T. Garratt	23 $\frac{1}{3}$ shares.
W. H. Culver	23 $\frac{1}{3}$ shares.	Peter Dean	3 $\frac{1}{3}$ shares.
George Robins	1 $\frac{1}{3}$ shares.	James Simpson	1 $\frac{1}{3}$ shares.
Francis Smith	23 $\frac{1}{3}$ shares.	J. K. C. Hobbs	23 $\frac{1}{3}$ shares.
John F. Snow	23 $\frac{1}{3}$ shares.	T. V. O'Brien	3 $\frac{1}{3}$ shares.
H. T. Graves	20 shares.		

Total number of shares held by the Directors is 166 $\frac{2}{3}$ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$38,765 77
Alameda	21,525 71
Total	\$60,291 48

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$8,257 52

SEMI-ANNUAL REPORT OF THE
MASONIC SAVINGS AND LOAN BANK.

[Incorporated November 4, 1869.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

PETER DEAN, President.

H. T. GRAVES, Cashier.

Resources.	Amount	Liabilities.	Amount.
Real estate taken for debt	\$56,911 62	Due depositors	\$106,772 50
Loans on real estate	4,231 75	Other liabilities	14,854 01
Money on hand	2,876 40		
Due from banks and bankers	15,020 45		
Furniture and fixtures	1,691 50		
Other assets (interest earned) ..	970 62		
Profit and loss	39,924 17		
Total resources	\$121,626 51	Total liabilities	\$121,626 51

DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 300; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. E. Pratt	23 $\frac{1}{3}$ shares.	Wm. T. Garratt	23 $\frac{1}{3}$ shares.
Wm. H. Culver	23 $\frac{1}{3}$ shares.	Peter Dean	3 $\frac{1}{3}$ shares.
Geo. Robins	1 $\frac{1}{3}$ shares.	James Simpson	1 $\frac{1}{3}$ shares.
Francis Smith	23 $\frac{1}{3}$ shares.	J. K. C. Hobbs	23 $\frac{1}{3}$ shares.
John F. Snow	23 $\frac{1}{3}$ shares.	T. V. O'Brien	3 $\frac{1}{3}$ shares.
H. T. Graves	20 shares.		
Total number of shares held by the Directors is	166 $\frac{4}{3}$ shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$35,496 46	\$35,496 46
Alameda	21,415 16	21,415 16
Totals	\$56,911 62	\$56,911 62

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$4,231 75	\$4,231 75

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Masonic Savings and Loan Bank, at San Francisco, County of San Francisco, on the fifth day of April, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$59,462 93	Due depositors.....	\$106,772 50
Loans on real estate.....	4,195 00	Dividends unpaid.....	16,559 41
Money on hand.....	1,857 20		
Due from banks and bankers.....	11,290 69		
Furniture, fixtures, etc.....	1,693 00		
Expenses, taxes, etc.....	1,681 32		
Profit and loss.....	43,151 77		
Total resources.....	\$123,331 91	Total liabilities.....	\$123,331 91

SAN FRANCISCO, April 6, 1887.

To the Hon. GEO. A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA,
City and County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Masonic Savings and Loan Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. T. GRAVES, Secretary.

Subscribed and sworn to before me, this fifth day of April, 1887.

W. W. MORELAND,
Bank Commissioner.

MASONIC SAVINGS AND LOAN BANK, No. 808 MONTGOMERY STREET, }
SAN FRANCISCO, April 8, 1887. }

To the honorable Board of Bank Commissioners, 528 California Street, San Francisco:

GENTLEMEN: At the monthly meeting of the Board of Directors of the Masonic Savings and Loan Bank, held on Thursday afternoon, seventh instant, it was, in pursuance of the suggestions of your honorable body, resolved that the expenses of the bank be reduced as follows: The salary of the Secretary to be \$100 per month, instead of \$150, as heretofore, and that other expenses, including compensation to the President and Directors, rents, and incidentals, should not exceed \$90 per month, in place of an average, heretofore, of \$120, thus making the total expenses not to exceed \$190, in lieu of \$270, as formerly, or a saving of \$80 per month. Any further reduction in the compensation of the Directors and members of the Finance Committee, in view of their responsibility, would scarcely seem just or advisable.

The matter of the speedy closing up of the affairs of the bank was fully considered, and it is believed that a peremptory or too hasty course would be disastrous to those most interested—namely, the depositors—and especially in view of the fact that there is every reason to expect, in the near future, full prices, if not a considerable advance in the values of the parcels of real estate now held by the bank. It was, therefore, unanimously resolved that your honorable body be respectfully requested to extend the time for closing up our affairs for a period of one year from the present date.

With great respect, your obedient servant,

H. T. GRAVES, Secretary.

OFFICE OF THE BOARD OF BANK COMMISSIONERS OF THE STATE OF CALIFORNIA, }
SAN FRANCISCO, April 9, 1887. }

Hon. GEO. A. JOHNSON, *Attorney-General*:

DEAR SIR: We herewith inclose our report of the condition of the Masonic Savings and Loan Bank (in liquidation), as it appeared on the fourth day of the present month. In addition to the regular report we find that said bank has, since it has been in liquidation, paid its depositors the amount of 90 cents on the dollar, and, according to our best judgment, will be able to pay a further dividend of at least 5 cents on the dollar when fully liquidated. We found that the income of said bank amounts to about \$200 per month, and the expenses about \$270. According to an order made by this Board, on yesterday, we have reduced the expenses to \$190 per month. Deeming it for the best interests of the bank and its depositors, we have, by virtue of the power in us vested, extended the time for liquidating said bank one year.

Very respectfully, etc.,

WM. F. WHITE.
W. W. MORELAND.
A. W. POTTS.

SEMI-ANNUAL REPORT OF THE

ODD FELLOWS' SAVINGS BANK.

[Incorporated October 13, 1866.]

Showing its Financial Condition on the morning of January 1, 1887, as sworn to by the Officers of the Bank.

DAVID HUNTER, President.

JAMES BENSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$205,883 77	Capital paid in coin	\$128,975 00
Loans on real estate	33,918 55	Due depositors	529,280 18
Money on hand	1,796 58	Other liabilities	2,571 25
Due from banks and bankers	147,000 00	Dividends in liquidation unpaid	36,357 93
Furniture and fixtures	905 75		
Interest accrued	2,587 39		
Other assets	1,635 93		
Balance	303,456 39		
Total resources	\$697,184 36	Total liabilities	\$697,184 36

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$133,500; the total amount actually paid in coin by stockholders for capital stock is \$128,975. The total number of shares of stock issued is 1,249; the amount paid up on 1,249 shares is \$124,900; on 16 shares, \$1,200=75 per cent; on 45 shares, \$2,250=50 per cent; on 25 shares, \$625=25 per cent.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Hunter	50 shares.	Charles Montgomery	20 shares.
H. J. Tilden	10 shares.	A. W. Scott	12 shares.
Martin Heller	50 shares.	L. B. Lowenberg	50 shares.
Daniel Hicks	10 shares.	Louis Zeh	35 shares.

Total number of shares held by the Directors is 237 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Alameda	\$3,526 71
Napa	3,005 37
San Francisco	61,780 37
San Mateo	2,515 25
Santa Clara	50,789 02
Sonoma	10,000 00
Sutter	74,267 05
Total	\$205,883 77

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$17,454 50
Santa Clara	9,864 05
Sonoma	6,000 00
Total	\$33,918 55

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Orders on ourselves in payment of loan payable out of deposits—balance...	\$36 97
Personal account of Robert Creighton, late Secretary, being balance of account for deficiency in cash, and receipts of money not accounted for....	1,598 96
Total	\$1,635 93

SEMI-ANNUAL REPORT OF THE

ODD FELLOWS' SAVINGS BANK.

[Incorporated October 13, 1866.]

Showing its Financial Condition on the morning of July 1, 1887, as sworn to by the Officers of the Bank.

DAVID HUNTER, President.

JAMES BENSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$153,028 12	Capital paid in coin	\$128,975 00
Loans on real estate.....	40,722 43	Due depositors	529,280 18
Money on hand	2,034 28	Other liabilities.....	2,563 55
Due from banks and bankers.....	186,094 24	Dividends in liquidation unpaid, as per deposit ledger....	31,122 26
Furniture and fixtures	905 75		
Other assets.....	1,635 93		
Interest accrued.....	3,099 82		
Balance	304,420 42		
Total resources	\$691,940 99	Total liabilities.....	\$691,940 99

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$133,500; the total amount actually paid in coin by stockholders for capital stock is \$128,975. The total number of shares of stock issued is 1,249; the amount paid up is: 1,249 shares stock, \$124,900; 16 shares stock, \$1,200=75 per cent; 45 shares stock, \$2,250=50 per cent; 25 shares stock, \$625=25 per cent.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Hunter.....	50 shares.	Charles Montgomery.....	20 shares.
H. J. Tilden.....	10 shares.	A. W. Scott.....	12 shares.
Martin Heller.....	50 shares.	L. B. Lowenberg.....	50 shares.
Daniel Hicks.....	10 shares.	Louis Zeh.....	35 shares.

Total number of shares held by the Directors is 237 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Alameda.....	\$3,507 58
Napa	3,012 37
San Francisco.....	60,208 17
San Mateo	2,500 00
Sonoma.....	10,000 00
Sutter	73,800 00
Totals	\$153,028 12

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco.....	\$17,409 50
Santa Clara.....	16,712 93
Sonoma.....	6,600 00
Totals.....	\$40,722 43

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Order on ourselves in payment of loans, payable out of deposits, balance.....	\$36 97
Personal account of Robert Creighton, late Secretary, being balance of account.....	1,598 96
Totals.....	\$1,635 93

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Odd Fellows' Savings Bank, doing business at San Francisco, County of San Francisco, on the sixth day of April, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$127,627 91	Capital paid up.....	\$128,975 00
Loans on real estate.....	44,947 43	Due depositors.....	529,280 18
Money on hand.....	2,251 48	Interest collected.....	2,788 14
Due from banks and bankers.....	182,551 89	Dividends unpaid.....	33,010 93
Furniture, fixtures, etc.....	905 75	Other liabilities.....	2,563 55
Expenses, taxes, etc.....	1,682 30		
Other assets.....	1,806 89		
Profit and loss.....	334,844 15		
Total resources.....	\$696,617 80	Total liabilities.....	\$696,617 80

SAN FRANCISCO, April 7, 1887.

To the Hon. GEORGE A. JOHNSON, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
City and County of San Francisco. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Odd Fellows' Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

DAVID HUNTER, President.
JAMES BENSON, Secretary.

Subscribed and sworn to before me, this seventh day of April, 1887.

A. W. POTTS,
Bank Commissioner.

ODD FELLOWS' SAVINGS BANK, }
20 MONTGOMERY STREET, SAN FRANCISCO, April 9, 1887. }

To the honorable the Board of Bank Commissioners, 528 California Street:

GENTLEMEN: Referring to Section 11 of the "Act creating a Board of Bank Commissioners, and prescribing their duties and powers," wherein it becomes necessary for such banks as have been in process of liquidation for four years from the time of their going into liquidation to obtain the consent of a majority of said Board of Bank Commissioners to continue in liquidation for a longer period, we beg leave to say, that such being the condition of this bank, and although the Board of Directors are making their best efforts to bring the affairs of the bank to a close as speedily as possible, yet, on account of certain litigation now pending (and which is being urged forward as expeditiously as circumstances will permit), we are of the opinion that it will take the greater portion of a year, if not more, to close up its business; and therefore respectfully ask your honorable Board to grant a continuance to this bank for the period of one year from the date hereof, in which to liquidate its affairs.

Inclosed herewith please find statement of the monthly income and also of the monthly expenses of the bank.

Very truly yours,

DAVID HUNTER, President.
JAMES BENSON, Secretary.

OFFICE OF THE BOARD OF BANK COMMISSIONERS OF THE STATE OF CALIFORNIA, }
SAN FRANCISCO, April 9, 1887. }

Hon. GEORGE A. JOHNSON, Attorney-General:

DEAR SIR: We herewith inclose you our report of the condition of the Odd Fellows' Savings Bank (in liquidation), as it appeared on the sixth of the present month. In addition to the regular report, we find that said bank has, since it has been in liquidation, paid its depositors the amount of 75 cents on the dollar, and will, according to our judgment, be able to pay a further dividend of 10 cents on the dollar when fully liquidated. We found that the income of said bank amounted to about \$1,025 per month, and expenses about \$394 50. According to an order made by this Board, on yesterday, we have reduced the expenses to \$324 50 per month. Deeming it for the best interest of the bank and depositors we have, by virtue of the power in us vested, extended the time for liquidating said bank for one year. Owing to litigation in which this bank is now involved, it is impossible to say with any degree of certainty when the liquidation can finally be completed.

Very respectfully, etc.,

WM. F. WHITE.
W. W. MORELAND.
A. W. POTTS.



SEMI-ANNUAL TABULAR STATEMENTS

OF THE

Active Savings and Commercial Banks, January 1,

AND

Savings, Commercial, Private, and National Banks of California,

JULY 1, 1887.

SUMMARY OF ACCOUNT.

Statement of moneys received by the Bank Commissioners since their last annual report.

From Farmers' and Merchants' Bank of Los Angeles, for license on March 14, 1887		\$195 79
From all banks under the charge of the Commission, for licenses ending June 30, 1888, as per statement to be seen in appendix		15,854 71
Total amount received		\$16,050 50
Paid to the State Treasurer, as required by law, as follows:		
March 19, 1887	\$185 79	
June 25, 1887	554 71	
July 7, 1887	15,300 00	
Total amount paid Treasurer	\$16,050 50	\$16,050 50

STATE OF CALIFORNIA,
City and County of San Francisco. } ss.

W. F. White being duly sworn deposes that he is the President of the Bank Commission, and that the foregoing statement of said Commission is true and correct.

WM. F. WHITE.

Subscribed and sworn to before me, this twelfth day of August, A. D. 1887.

JOHN E. HAMILL,
Notary Public.

SUMMARY OF ACCOUNT.

Statement of moneys received by the Bank Commissioners since their last annual report.

From Farmers' and Merchants' Bank of Los Angeles, for license on March 14, 1887		\$195 79
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Total amount paid Treasurer	\$16,050 50	\$16,050 50

STATE OF CALIFORNIA, }
City and County of San Francisco. } ss.

W. F. White being duly sworn deposes that he is the President of the Bank Commission, and that the foregoing statement of said Commission is true and correct.

WM. F. WHITE.

Subscribed and sworn to before me, this twelfth day of August, A. D. 1887.

JOHN E. HAMILL,
Notary Public.



STATEMENT OF AMOUNTS PAID FOR BANK LICENSES

BY THE

Commercial and Savings Banks of the State of California, July 1, 1887.

NOTE.—The amount collected from each bank is based upon its deposits on the first day of January, 1887.

ASSESSMENT LIST

For Bank Licenses, from July 1, 1887, to June 30, 1888.

NAME OF BANK.	Location.	Amount Paid.
1. California Savings and Loan Society	San Francisco	\$68 13
2. French Savings and Loan Society	San Francisco	251 42
3. German Savings and Loan Society	San Francisco	1,979 56
4. Hibernia Savings and Loan Society	San Francisco	2,912 96
5. Humboldt Savings and Loan Society	San Francisco	340 59
6. San Francisco Savings Union	San Francisco	1,956 20
7. Savings and Loan Society	San Francisco	474 82
8. Security Savings Bank	San Francisco	257 52
Total from San Francisco Savings Banks .....	.....	\$8,241 20
9. Fresno Loan and Savings Bank	Fresno City	\$12 20
10. Los Angeles Savings Bank	Los Angeles	31 73
11. Mendocino, Bank of	Mendocino	44 68
12. Merced Security Savings Bank	Merced	66 59
13. Oakland Bank of Savings	Oakland	324 85
14. People's Savings Bank	Sacramento	36 53
15. Santa Barbara Savings Bank	Santa Barbara	1 45
16. Santa Cruz Bank of Savings and Loan	Santa Cruz	25 97
17. San José Safe Deposit Bank of Savings	San José	78 20
18. Savings Bank of Southern California	Los Angeles	23 82
19. Savings Bank of San Diego County	San Diego	8 08
20. Stockton Savings Bank	Stockton	53 81
21. Stockton Savings and Loan Society	Stockton	260 74
22. Union Savings Bank	Oakland	248 94
23. Vallejo Savings and Commercial Company	Vallejo	14 41
Total from interior Savings Banks .....	.....	1,232 00
24. Anglo-Californian Bank (Limited)	San Francisco	\$634 42
25. British Columbia, Bank of	San Francisco	59 81
26. British North America, Bank of	San Francisco	84 94
27. California, Bank of	San Francisco	1,086 05
28. California Safe Deposit and Trust Company	San Francisco	40 55
29. Grangers' Bank of California	San Francisco	51 76
30. London, Paris, and American Bank (Limited)	San Francisco	196 56
31. London and San Francisco Bank (Limited)	San Francisco	169 00
32. Nevada Bank of San Francisco	San Francisco	869 73
33. Pacific Bank	San Francisco	301 73
34. Wells, Fargo & Company's Bank	San Francisco	361 34
Total from San Francisco Commercial Banks .....	.....	3,855 89
35. Anaheim, Bank of	Anaheim	\$11 94
36. Arcata, Bank of	Arcata	1 29
37. Benicia, Bank of	Benicia	3 06
38. Butte County, Bank of	Chico	32 50
39. California State Bank	Sacramento	53 55
Amount carried forward .....	.....	\$102 34

ASSESSMENT LIST—Continued.

NAME OF BANK.	Location.	Amount Paid.
Amount brought forward.....		\$102 34
40. Chico, Bank of	Chico	20 60
41. Citizens' Bank	Nevada City	24 80
42. Cloverdale Banking and Commercial Co.	Cloverdale	5 15
43. Colusa County Bank	Colusa	92 51
44. Commercial and Savings Bank of San José ..	San José	63 53
45. Commercial Bank of Santa Ana	Santa Ana	46 65
46. Dixon, Bank of	Dixon	13 78
47. Farmers' Bank of Wheatland	Wheatland	8 04
48. Farmers' Exchange Bank	San Bernardino	51 25
49. Farmers' and Mechanics' Bank	Healdsburg	7 35
50. Farmers' and Merchants' Bank	Los Angeles	453 69
51. Farmers' Savings Bank	Lakeport	16 37
52. Farmers' Bank of Fresno	Fresno	33 05
53. Gilroy, Bank of	Gilroy	13 18
54. Healdsburg, Bank of	Healdsburg	14 90
55. Hollister, Bank of	Hollister	41 69
56. Humboldt County Bank	Eureka	32 85
57. Kern Valley Bank	Bakersfield	22 68
58. Lake, Bank of	Lakeport	1 85
59. La Porte, Bank of	La Porte	12 35
60. Livermore, Bank of	Livermore	8 28
61. Los Angeles County Bank	Los Angeles	86 92
62. Los Gatos, Bank of	Los Gatos	5 75
63. Martinez, Bank of	Martinez	24 55
64. Mendocino Discount Bank	Mendocino	7 64
65. Merced Bank	Merced	16 85
66. Modesto Bank	Modesto	37 40
67. Napa, Bank of	Napa City	24 08
68. Petaluma Savings Bank	Petaluma	27 08
69. Pomona Bank	Pomona	16 95
70. Riverside Banking Company	Riverside	42 25
71. Sacramento Bank	Sacramento	295 00
72. Salinas City Bank	Salinas City	63 56
73. Santa Clara County Bank	Santa Clara	30 40
74. Santa Cruz Bank	Santa Cruz	23 81
75. San Gabriel Valley Bank	Pasadena	23 15
76. San Joaquin Valley Bank	Stockton	26 57
77. San José Bank	San José	77 86
78. San Luis Obispo Bank	San Luis Obispo	36 65
79. Santa Rosa Bank	Santa Rosa	48 90
80. Savings Bank of Santa Rosa	Santa Rosa	48 74
81. Shasta County Bank	Redding	7 74
82. Siskiyou County Bank	Yreka	27 90
83. Sonoma County Bank	Petaluma	20 86
84. Sonoma Valley Bank	Sonoma	3 95
85. St. Helena, Bank of	St. Helena	8 82
86. Suisun, Bank of	Suisun	43 80
87. Tehama County, Bank of	Red Bluff	48 31
88. Tomales, Bank of	Tomales	5 16
89. Tulare, Bank of	Tulare	13 19
90. Ukiah, Bank of	Ukiah	26 72
91. Vacaville, Bank of	Vacaville	5 96
92. Ventura, Bank of	San Buenaventura	33 10
93. Visalia, Bank of	Visalia	52 66
94. Watsonville, Bank of	Watsonville	32 58
95. Willows, Bank of	Willows	22 90
96. Winters, Bank of	Winters	2 51
97. Woodland, Bank of	Woodland	64 94
98. Yolo, Bank of	Woodland	53 81
Total from interior Commercial Banks		\$2,525 91
Total from San Francisco Savings Banks		8,241 20
Total from interior Savings Banks		1,232 00
Total from San Francisco Commercial Banks ..		3,855 89
Grand total		\$15,855 00

PEOPLE vs. SAN FRANCISCO SAVINGS UNION. (No. 9466.)

(*Supreme Court of California.* March 28, 1887.)

BANKS AND BANKING—SURPLUS PROFITS—DIVIDENDS—SAVINGS BANKS.

Interest accrued, but not payable, and interest accrued, but not paid, though secured by safe mortgages, and drawing interest, are not "surplus profits," and, therefore, cannot enter into the dividends which savings banks are authorized to make out of their "surplus profits," by California Act, April 11, 1862, since profits must consist of earnings actually received.

Commissioners' decision. Department 1.

Appeal from Superior Court, San Francisco.

G. A. Johnson, Attorney-General, for Appellant. *Jarboe, Harrison & Goodfellow* for Respondent.

SEARLS, C. This cause was submitted to the Court below upon an agreed statement. Defendant had judgment, from which plaintiff appeals. The defendant is a banking corporation, existing under and by virtue of the laws of this State, and was incorporated as such on the eighteenth day of June, 1862, under and in accordance with the provisions of an Act of the Legislature entitled "An Act to provide for the formation of corporations for the accumulation and investment of funds and savings," approved April 11, 1862 (St. 1862, p. 199). The Act provides for the formation of corporations "for the purpose of aggregating the funds and savings of the members thereof and others, and preserving and safely investing the same for their common benefit." Corporations thereunder are authorized to loan and invest their funds, receive deposits of money, loan and invest the same, collect the same, with interest, "repay such deposits without interest, or with so much of the earnings and interest as the by-laws of the corporation may provide." They may make by-laws prescribing the conditions upon which deposits shall be received, and the time and manner of dividing the profits. Section 10 of the same Act provides that "it shall not be lawful for the corporation or the Directors to make any dividends, except from surplus profits arising from the business of the corporation; and the Directors shall, at such times and in such manner as the by-laws shall prescribe, declare and pay dividends of so much of the profits of the company, and of the interest arising from the capital stock and deposits, as may be appropriated for that purpose by the provisions of the by-laws."

It is provided and declared by the by-laws of the defendant that "at the expiration of every six months, ending thirtieth June and thirty-first December each year, the Board of Directors shall ascertain the net profits of the corporation, and shall determine the amount to be appropriated for a general dividend." During the six months commencing June 30, 1883, the surplus profits arising from the business of the corporation, including the interest arising from its capital stock and deposits, amounted to the sum of \$280,092. In this amount of surplus profits, and as a part thereof, is included—*first*, the sum of \$5,825 for interest which has accrued for the months of November and December, in the year 1883, upon the coupons of bonds of the United States held by the defendant, but which, by the terms of said coupons, is not payable until February 1, 1884; *second*,

the sum of \$23,917 for interest that has matured since thirtieth of June, 1883, but which has not been collected, upon a portion of the loans made by the defendant upon real estate security. The value of the real estate held by the defendant as security for the said loans, and for each thereof, is more than double the amount of the respective loans and the matured interest thereon.

By the conditions of each of said loans, it is provided that, in case the interest thereon is not paid as it matures, it shall be added to the principal sum, and be secured by the real estate which is given as security for said principal sum, and thereafter bear interest at the same rate as said principal sum. The defendant being about to declare a dividend from the profits arising from its business during the six months ending December 31, 1883, expressed its intention to include in the amount which it should appropriate for that purpose its surplus profits aforesaid, amounting to the sum of \$280,092, including therein the aforesaid sum of \$5,825, for interest which had accrued upon the aforesaid coupons of bonds of the United States, but which would not be payable until February 1, 1884, and also the aforesaid sum of \$23,917, for interest which had matured since the thirteenth day of June, 1883 (but which had not been collected), upon the loans made as aforesaid and secured as aforesaid. The "Bank Commissioners" objected to the action of the bank in including these sums, and this action is the result.

The question in difference and point of controversy upon which the decision and judgment of the Court is sought is the following: "Is the defendant authorized by law to appropriate and pay, as a dividend to its stockholders and depositors on the profits arising from its business, any portion of the interest upon its loans or investments that may have matured or accrued, but which have not been actually collected and received in money?" What are the *surplus profits* arising from the business of the corporation? The word "profits" signifies an excess of the value of returns over the value of advances. The excess of receipts over expenditures; that is, net earnings. *Connolly vs. Davidson*, 15 Minn., 519 (Gil. 428). The receipts of a business, deducting current expenses; it is equivalent to net receipts. *Eyster vs. Centennial Board of Finance*, 94 U. S., 500. In commerce it means the advance in the price of the goods sold beyond the cost of purchase. In distinction from the wages of labor, it is well understood to imply the net return to the capital or stock employed, after deducting all the expenses, including not only the wages of those employed by the capitalist, but the wages of the capitalist himself for superintending the employment of his capital stock. Adam Smith, *Wealth of Nations*, book 1, c. 6; Mill, *Pol. Econ.*, c. 15. The "rents and profits" of an estate, the "income," or "net income" of it, are all equivalent expressions. *Andreus vs. Boyd*, 5 Me., 202; *Earl vs. Rowe*, 35 Me., 420. Profits are divided by writers on political economy into gross and net, the former being the entire difference between the value of advances and the value of returns, and the latter so much of this difference as arises exclusively from the capital employed.

In *People vs. Board of Supervisors of Niagara County*, 4 Hill, 20, Bronson, J., said: "It is undoubtedly true that 'profits' and 'income' are sometimes used as synonymous terms; but, strictly speaking, 'income' means that which comes in or is received from any business or investment of capital, without reference to the outgoing expenditures, while 'profits' generally means the gain which is made upon any business or investment, when both receipts and payments are taken into the account. 'Income,' when

applied to the affairs of individuals, expresses the same idea that 'revenue' does when applied to the affairs of a State or nation."

In *St. John vs. Erie R. Co.*, 10 Blatchf. 271, it was said: "Net earnings are properly the gross receipts, less the expense of operating the road, or other business of the corporation. Interest on debts is paid out of what thus remains; that is, out of the net earnings. Many other liabilities are paid out of the net earnings. When all liabilities are paid either out of the gross receipts or out of the net earnings, the remainder is the profit of the shareholders."

Under these definitions, it is not easy to comprehend how *profits*, or *surplus profits*, can consist of earnings never yet received. The term imports an excess of *receipts* over *expenditures*, and without *receipts* there cannot properly be said to be profits. Money earned as interest, however well secured, or certain to be eventually paid, cannot in fact be distributed as dividends to stockholders, and does not constitute *surplus profits* within the meaning of the statute. To hold the contrary would, we think, tend to open the door to a practice under which the assets of corporations would be liable to distribution as dividends upon no surer basis than the judgment of their Directors as to the value of their bills receivable. Such is not and should not be the policy of the law.

The capital, and all the assets except surplus profits, are to be retained intact, and form a fund to which creditors of the corporation have a prior right over stockholders. If some portion of this fund may be distributed in lieu of interest earned, but not collected, then cases may arise in which all of it may be so distributed—a practice which we deem subversive of the essential principles upon which corporations of this character are organized, and under which practically the rights of creditors *might* be greatly impaired. The fact that defendant has security for the interest due does not make the unpaid interest a profit. Until paid in, it is not money in hand. Contingencies may arise to prevent its being realized. It is time to distribute this interest when it is actually received by the bank.

It follows that the judgment of the Court below nonsuiting plaintiff should be reversed, and the cause remanded, with directions to the Court below to enter judgment in favor of plaintiff as provided in the agreed statement contained in the record.

We concur: BELCHER, C. C.; FOOTE, C.

BY THE COURT. For the reasons given in the foregoing opinion, the judgment is reversed, and cause remanded, with directions to enter judgment in favor of plaintiff as provided in the agreed statement contained in the record.



CHAPTER CCCCLXXXI.

AN ACT CREATING A BOARD OF BANK COMMISSIONERS, AND PRESCRIBING THEIR DUTIES AND POWERS.

[Approved March 30, 1878; and as amended by an Act approved March 10, 1887.]

The People of the State of California, represented in Senate and Assembly, do enact as follows:

SECTION 1. On or before the fifteenth day of May, A. D. eighteen hundred and seventy-eight, the Governor shall appoint three competent persons, one of whom shall be an expert of accounts, to be styled Bank Commissioners, who shall hold office for the period of four years, and until their successors are appointed and qualified; and no two Commissioners to be appointed under this Act shall be residents of the same county. The persons who are so appointed shall have no official connection with, nor be in the employ of any saving bank, or bank, or banking company, or banking society, nor shall they, during their term of office, own or be interested in the stock or other property thereof. Said Commissioners shall have their office in the City of San Francisco.

SEC. 2. The Bank Commissioners, before entering upon the duties of their office, must each execute an official bond in the sum of twenty thousand dollars, and take the oath of office, all as prescribed by the Political Code for State officers in general.

SEC. 3. The duties of the Bank Commissioners shall be to prepare and furnish to every savings bank, bank, and banking company incorporated under the laws of this State, or any other State or Territory, or foreign country, doing business in this State, applying therefor in writing, a license, in the form to be prescribed by them, authorizing such corporation to use the name and to transact the business of a savings bank, bank, or banking company, for one year from the date of issuance thereof; *provided*, that such license may be issued at any time, subject to the disqualification mentioned in section seven of this Act; to receive and place on file in their office the semi-annual reports required to be made by savings banks, or banks, or banking corporations, by this Act; to prepare and furnish, on demand, to all persons, firms, partnerships, corporation, or officers required to make and return statement or report to said Bank Commissioner by the provisions of this Act, blank forms for such statements or reports as may by law be required of them; to make, on or before the first day of October in each year, a report to the Governor of this State, containing a tabular statement and synopsis of the several reports which have been filed in their office since their last report, and any other proceedings had or done by them under this Act, showing generally the condition of the respective savings, commercial, and other banking corporations or institutions of this State, and such other matters as in their opinion may be of interest to the public, with a detailed statement, verified by their oaths, of all moneys and fees of office received by them during the same period.

SEC. 4. It shall be the duty of one or more of the Bank Commissioners, as designated by the Commissioners, once in each year, and as often as in their judgment may be deemed necessary, without previous notice, to visit and make, personally, a full examination of each bank, savings bank, saving and loan society, or other society, association, company, or institution incorporated under the laws of this State, or any other State or Territory, or those of any foreign country, and doing business in this State, or any trust company receiving money on deposit, to inspect all books, papers, notes, bonds, or evidence of debt of such corporation, and all securities; to ascertain the condition of every such corporation, its solvency, its ability to fulfill all its obligations, and report its condition to the Attorney-General as soon as practicable after such examination.

SEC. 5. Such Commissioners must examine, under oath, any of the officers, agents, and servants of any such corporation or person, in relation to the affairs and condition of such corporation or person, and may administer such oath personally; and whoever shall neglect or refuse, after demand and notice thereof, and without justifiable cause, to appear, or testify under oath, before the said Commissioners in the discharge of their duties, shall be deemed guilty of misdemeanor, and on conviction thereof be punished by a fine not exceeding five thousand dollars, or by imprisonment in the county jail not exceeding one year, or by both such fine and imprisonment.

SEC. 6. If any Bank Commissioner shall have knowledge of the insolvency or unsafe condition of any corporation mentioned in this Act, and shall neglect to report the same, in writing, to the Attorney-General, as required by this Act, he shall, on conviction thereof, be punished by a fine not exceeding ten thousand dollars nor less than five thousand dollars, or by imprisonment in the county jail not less than one year nor more than two years, or by both such fine and imprisonment, and his office shall be declared vacant by the Governor, and a successor be appointed for the unexpired term.

SEC. 7. No corporation shall, after the expiration of the time in that behalf limited by section three, use the name or transact the business of a savings bank, or bank, or banking corporation, without first procuring from the Bank Commissioners the license provided for by this Act; and any corporation violating this provision shall forfeit the sum of one hundred dollars per day during the continuance of the offense; and any person who enters upon, engages in, or carries on, or in any manner attends to the business or management of a savings bank, or bank, or bank corporation, doing business without a license, after the expiration of such time, whether as manager, principal, agent, officer, employé, or otherwise, shall forfeit the sum of one hundred dollars for every day he so enters upon, engages in, or carries on, or attends to such business; and any violation of this section is also hereby declared to be a misdemeanor.

SEC. 8. No savings bank shall receive the license in this Act provided for, unless at least fifty per cent of all its loans shall be secured by first mortgage, or other prior lien, upon real estate situate within this State; such loans, at the date when made, hereafter, not to exceed sixty per cent of the market value of the security, except when made for the purpose of facilitating the sale of property owned by the corporation. And it shall be unlawful for any savings and loan society, or savings bank, to purchase, invest, or loan its capital, or the money of its depositors, or any part of either, in mining shares or stocks. Any President or managing officer who knowingly consents to a violation of the above provision shall be deemed guilty of a felony.

SEC. 9. Every savings bank, or bank, or banking corporation, doing business in this State, if incorporated before the passage of this Act, shall, twice in every year, to wit, within thirty days after the expiration of its semi-annual fiscal term, and every savings bank, or bank, or banking corporation, hereafter to be incorporated, shall, twice in each year, to wit, on the twentieth day of January, and the twentieth day of July, make a report, in writing, to the Bank Commissioners, verified by the oath of its President and Secretary, or Cashier, or its two principal officers; and the semi-annual fiscal term of the savings banks, or banks, or banking corporations, hereafter incorporated, shall expire on the last day of June and the last day of December, in each year. Such report shall show the actual financial condition of the bank making such report, upon the thirtieth day of June and thirty-first day of December, of each year, by stating:

First—The amount of its capital stock, and the number of shares into which it is divided.

Second—The names of its Directors, and the number of shares of stock held by each.

Third—The total amount actually paid in coin by stockholders for capital stock, and the total amount of reserve fund, if any.

Fourth—The total amount due to depositors.

Fifth—The total amount and character of any other liabilities it may have.

Sixth—The amount at which the lot and building occupied by the bank for the transaction of its regular business stands debited on its books, together with the market value of all other real estate held, whether acquired in settlement of loans or otherwise; the amount at which it stands debited on the bank books; in what county situated; and in what name the title is vested, if not in the name of the corporation itself.

Seventh—The amount loaned on real estate, specifying the amount secured on real estate in each county separately; also specifying the name of the person in whose name the property is held in trust, or as security, in case it is held in any name other than that of the savings bank, and when the instrument creating the security does not of itself disclose the name of the savings bank.

Eighth—The amount invested in bonds, designating each particular class, and the amount thereof.

Ninth—The amount loaned on stocks and bonds, designating each particular class, and the amount thereof.

Tenth—The amount of money loaned on other securities, with a particular designation of each class, and the amount loaned on each.

Eleventh—The actual amount of money on hand or deposited in any other bank or place, with the name of the place where deposited, and the amount in each place.

Twelfth—Any other property held, or any amount of money loaned, deposited, invested, or placed, not otherwise herein enumerated, with the place where situate, and the value of such property, and the amount so loaned, deposited, or placed.

The oaths of the officers to the statements above required shall state that they, and each of them, have a personal knowledge of the matters therein contained, and that they believe every allegation, statement, matter, and thing therein contained is true; and any willfully false statement in the premises shall be perjury, and shall be punished as such.

SEC. 10. Any savings bank, or bank, or bank corporation, failing to furnish to the Bank Commissioners the report required by this Act, within

the time required herein, shall forfeit the sum of one hundred dollars per day during the time of such default.

SEC. 11. If such Commissioners, on examination of the affairs of any corporation mentioned in this Act, shall find that any such corporation has been guilty of violating its charter or law, or the provisions of this Act, or is conducting business in an unsafe manner, they shall, by an order addressed to the corporation so offending, direct discontinuance of such illegal and unsafe practices, and a conformity with the requirements of its charter, and of law under this Act; and if such corporation shall refuse or neglect to comply with such order, or whenever it shall appear to said Commissioners that it is unsafe for any such corporation, as in this Act mentioned, to continue to transact business, they shall notify the Attorney-General of such fact, who, after examination, in his discretion, may commence suit in the proper Court against such corporation to enjoin and prohibit the transaction of any further business by such corporation; and upon the hearing of the case, if the Judge of the Court where the case is tried shall be of the opinion that it is unsafe for the parties interested, or for such corporation, to continue to transact business, and that such corporation or institution is insolvent, he shall issue the injunction applied for by said Commissioners and Attorney-General, who shall cause said injunction to be served according to law; and said Judge shall further direct said Commissioners to take such proceedings against such corporation as may be decided upon by its creditors. If any corporation mentioned in this Act, which is now insolvent or which may hereafter become insolvent, or be thrown into liquidation by process of law, or by the order or consent of its stockholders, Directors, managing officers, managers, or creditors, the affairs of such corporation shall be closed, and the business thereof settled within four years from the time it shall be declared to be insolvent or be thrown into liquidation, as the case may be, unless at the expiration of such time it shall obtain the consent, in writing, from a majority of the Board of Bank Commissioners to continue in liquidation for a longer period. The Bank Commissioners shall, however, have no power to grant a continuance for such purpose for a longer period than one year at each time. Any corporation mentioned herein, now in liquidation or that may be hereafter thrown into liquidation, shall make semi-annual reports of the condition of its affairs to the Bank Commissioners, in the same manner as the solvent banks mentioned in this Act, and in addition thereto shall state the amount of dividends paid, debts collected, and the amount realized on property sold, if any, since the previous report. The Bank Commissioners shall have the power, and it is hereby made their duty, to examine the condition of every such corporation in liquidation, in the same manner as in the case of solvent banks; shall have a general supervisory control of any such corporation. They shall have the power to designate the number of officers and employes necessary to close up the business of any such corporation, and to fix the salaries of the same, and shall do all in their power to make such liquidation economical and as expeditious as the interest of the depositors and stockholders will admit. The Bank Commissioners are hereby empowered to examine into the affairs of all banks in process of liquidation, at the time of the passage of this Act. When any such bank shall have been for two years next preceding the passage of this Act in process of liquidation, or when such bank shall have been in liquidation for two years from the time it was declared insolvent or thrown into liquidation, the Bank Commissioners have the power to direct that the business of the bank shall be closed, and may designate a

time when such closing shall be effected, and may limit the number of officers and employes, fix their salaries, and make such other orders as are necessary for the economical and expeditious administration of the affairs of the bank. If any officer or employé of any insolvent corporation, mentioned in this Act, shall refuse to comply with the provisions of this section, or disregard or refuse to obey the directions of said Bank Commissioners, given in accordance with the provisions of this Act, such officer or employé shall be punished by a fine of not less than five hundred dollars, or imprisonment in the county jail for not less than one year, or by both such fine and imprisonment, as a Court of competent jurisdiction may determine.

SEC. 12. The Bank Commissioners shall each receive a salary of three thousand six hundred dollars per annum, and necessary traveling expenses not to exceed, for the three Commissioners, the sum of one thousand five hundred dollars per annum, to be audited by the State Controller and paid by the State Treasurer in the same manner as the salaries of other State officers. No person, while holding any other office, or engaged in business of any kind requiring his personal attention between the hours of nine A. M. and four P. M. shall serve as Bank Commissioner.

SEC. 13. The Bank Commissioners shall furnish each member of the Legislature with a copy of their annual report, at each session of the Legislature, during the first week of the session.

SEC. 14. The Bank Commissioners shall have power to appoint a Secretary, at a salary of one hundred and fifty dollars per month. The said Commissioners shall keep their office open for business from nine o'clock A. M. until four o'clock P. M. every day except non-judicial days. They shall procure rooms necessary for their office, at a rent not to exceed seventy-five dollars per month. They may also provide stationery, fuel, and other conveniences necessary for the transaction of their duties, not exceeding in the aggregate the sum of three hundred dollars per annum. All expenditures authorized in this section shall be audited and paid in the same manner as the salary of the Commissioners.

SEC. 15. The semi-annual reports provided for by this Act shall be filed and kept on file by the Bank Commissioners, in their office, and shall be open to the inspection of the public during their office hours.

SEC. 16. To meet the annual expenses provided for by this Act, the Bank Commissioners shall receive, in advance, in gold coin, from each savings bank, or bank, or banking corporation applying for a license, its pro rata amount of the salaries and all other necessary expenses of the Commissioners, such amount to be raised by assessment on the amount of deposits of such bank; but in estimating the amount to be paid by each savings bank, bank, or banking corporation, on applying for its first license under this Act, and all subsequent licenses, the amount of deposits as shown by its last semi-annual report made to the Bank Commissioners, shall be taken as the amount of deposits. Said Commissioners shall, on demand made therefor, and without charge, furnish to every corporation, society, association, company, institution, firm, person, or persons mentioned in this Act, copies of papers, statements, and reports filed in their office, and may, by action instituted in any Court of competent jurisdiction, recover any and all moneys assessed against any corporation, association, society, company, institution, firm, person, or persons herein mentioned; and all moneys collected or received by such Bank Commissioners, or either of them, under or by virtue of the provisions herein, shall be by them delivered to the Treasurer of this State, who shall pay the same into a fund which is hereby created, and which shall be known as the "Bank

Commissioners' Fund." And the unexpended balances of all moneys heretofore paid into the State Treasury by said Bank Commissioners shall be transferred to said fund and become a part thereof.

SEC. 17. The Bank Commissioners shall keep proper books of record of all acts, matters, and things done by them under the provisions of this Act, which shall be open to the inspection of the public during their office hours.

SEC. 18. The Bank Commissioners may issue subpoenas for witnesses to attend and testify before them, on any examination by this Act authorized, which must be served, obeyed, and enforced as provided in the Code of Civil Procedure for civil cases; the Commissioners to issue attachments, and impose the penalty for disobedience, and the witnesses may be punished as provided in the Penal Code.

SEC. 19. The Bank Commissioners may sue for and recover, in the name of the people, in any Court of competent jurisdiction, all sums of money which become due, payable, or forfeited by any of the provisions of this Act.

SEC. 20. The Commissioners shall, upon the expiration of their term of office, deliver to their successors, or if there be none, then to the Controller of State, all property, books, reports, and papers of every description pertaining to their office.

SEC. 21. All Acts are hereby repealed in so far as they are inconsistent with the provisions of this Act.

SEC. 22. This Act shall take effect and be in force from and after the fifteenth day of May, A. D. eighteen hundred and seventy-eight.

A new section is hereby added to said Act, to be numbered section twenty-three, and to read as follows :

SEC. 23. Every person or number of persons, not being incorporated, engaged in the business of banking, or publicly receiving money on deposit, shall conduct such business under a name which shall show the true names of all persons engaged in said business, unless such person or persons have complied with or shall forthwith comply with the provisions of article seven, of chapter two, title ten, part four, of the Civil Code of this State. Every person engaged for himself, or any person being the Cashier, Manager, or Agent of two or more persons, not incorporated, engaged in the business of banking or publicly receiving money on deposit, must, at dates not later than the twentieth day of January and the twentieth day of July of each year, make a report in writing to the Bank Commissioners, verified under oath, which report shall show the actual financial condition of the said business upon the thirtieth day of June of such year and the thirty-first day of December of the preceding year, and shall also state the facts required to be stated by incorporated banks or banking corporations in section nine of this Act, so far as the same appertain to said business. Every person violating any of the provisions of this section is guilty of a misdemeanor, and is punishable by imprisonment in the county jail for not less than ninety days nor more than six months, or by fine of not less than one hundred dollars nor more than five hundred dollars, or by both such fine and imprisonment.

NOTE.—The sections of the original Act creating a Board of Bank Commissioners, which were amended by the Act approved March 10, 1887, are as follows, and now read as above printed: Sections 3, 4, 11, 12, 13, 14, and 16. The new section added to the original Act is Section 23, as above printed.

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REPORT

OF THE

BOARD OF BANK COMMISSIONERS

OF THE

STATE OF CALIFORNIA

TO

His Excellency R. W. Waterman, Governor of the State of California.

JULY 2, 1888.



SACRAMENTO:

STATE OFFICE, : : : J. D. YOUNG, SUPT. STATE PRINTING.
1888.



REPORT.

OFFICE BANK COMMISSIONERS,
SAN FRANCISCO, July 2, 1888. }

To his Excellency R. W. WATERMAN, Governor of California:

We have the honor to submit for your consideration, the Tenth Annual Report of the Board of Bank Commissioners.

The total number of banks engaged in active business which report to us, according to law, is one hundred and sixty-three, of which twenty-three are Savings, one hundred and ten (one hundred and five State, and five foreign) Commercial, and thirty Private. Full statements from these banks and tabular statements are appended to this report. Also, statements of the affairs of five banks in liquidation, and (by their courtesy) statements from the National Banks—thirty-eight in number.

During the past year, one hundred and twenty-seven incorporated banks (including the banks in liquidation), the entire number required by law, have been inspected by one or more Commissioners. Statements taken from the books on these occasions, and reported to the Attorney-General, are published in connection with the semi-annual sworn statements of the officers.

NEW BANKS.

A greater number of banks were incorporated under the laws of this State within the past twelve months than during any similar period since the Commission was created. The list is as follows:

City Savings Bank.....	Santa Cruz.
People's Home Savings Bank.....	San Francisco.
American Bank and Trust Company.....	San Francisco.
California Bank.....	Los Angeles.
California Bank and Trust Company.....	Oakland.
California State Bank.....	National City.
Commerce, Bank of.....	San Diego.
Commercial Bank.....	Santa Barbara.
Commercial Bank.....	San Luis Obispo.
Elsinore, Bank of.....	Elsinore.
Exchange Bank of Elsinore.....	Elsinore.
Farmers Coöperative Union.....	Yuba City.
Granite Bank.....	Monrovia.
Market-Street Bank.....	San Francisco.
Oakdale, Bank of.....	Oakdale.
Oceanside, Bank of.....	Oceanside.
Pajaro Valley Bank.....	Watsonville.
People's Bank.....	Pomona.
Placer County Bank.....	Auburn.
San Diego, Bank of.....	San Diego.
San Pedro, Bank of.....	San Pedro.
Santa Paula, Bank of.....	Santa Paula.
State Bank.....	Ontario.

NOTES.

Last year we published reports from one hundred and twelve incorporated banks. The National City Bank, listed last year as a new bank, reports for the first time this year, in addition to those listed above.

The Commercial Bank of Santa Barbara succeeds the Santa Barbara Savings Bank.

The Pasadena Savings Bank, incorporated in May, 1887, retired from business in December, for want of patronage.

The East San Bernardino Valley Bank changed in June, 1888, from a State into a National Bank, and is now known as the First National Bank of Redlands.

The Bank of Lodi, incorporated June 7, 1888, was licensed to transact business on and after July 2, 1888.

The Bank of Rideout, Smith & Co., Oroville, incorporated May 31, 1888, was licensed to transact business on and after July 2, 1888. This bank succeeds the firm of the same name.

The Directors of the Bank of Haywards, incorporated December 12, 1887, resolved to retire without transacting business, and will disincorporate.

The Bank of Tustin, incorporated October 10, 1887, the Bank of Northern California, Redding, incorporated April 23, 1888, and the Sierra Madre Bank, incorporated March 20, 1888, are organizing.

The Bank of Watsonville reduced its capital from \$200,000 to \$100,000 on the first of January. The stockholders decided that the former amount was in excess of the demands of business.

Since our last report, Clearing Houses have been established in Los Angeles and Fresno.

The Stockton Savings and Loan Society, and The Stockton Savings Bank, each organized to carry on a savings and commercial business, are classed in this report as commercial banks, and the Sacramento Bank, which transacts no commercial business, is classed as a savings bank.

PRIVATE BANKS.

Last year statements were published from twenty-nine private banks. Of these the following are now National organizations: D. B. Carver, St. Helena, succeeded by the Carver National Bank; Jack, Goldtree & Co., San Luis Obispo, succeeded by the First National Bank.

The following have retired from business: W. A. C. Smith, St. Helena; A. H. Reynolds, National City; as well as Tillinghast, Henry & Co., Whittier, who reported in January and have since retired.

We add this year the following private banks to our reports:

Thomas Bakewell & Sons	Riverside.
Wm. Collins & Sons	Ventura.
Ricker, Mason & Lindley	Whittier.
Paso Robles Bank	Paso Robles.
Stockton, Bank of	Stockton.

THE BANKS IN LIQUIDATION.

In response to applications filed with this Board, from the Masonic, the Odd Fellows, and the Farmers and Mechanics Bank, all of San Francisco, the time for liquidation of each bank was extended to October 8, 1888.

LIQUIDATION OF THE ORIGINAL FRENCH BANK.

On the twentieth day of September, 1878, this bank being unable to meet an extraordinary demand for reimbursement from its depositors, ceased to do business, and a thorough examination and appraisement of

its assets by the Board of Bank Commissioners disclosed the fact that, owing to bad and doubtful loans, depositors would probably be subjected to a loss of 30 per cent on the amount of their deposits. The bank had conducted business without a guarantee capital.

At a meeting of the depositors a new Board of nine Directors, composed of the most prominent French residents, was elected for the purpose of liquidating in the most advantageous way the affairs of the society, and the Board with all possible diligence commenced realizing into money the available assets.

Owing to a general desire on the part of the French and Italian population to maintain in San Francisco a Savings Bank more particularly identified with them, on the twenty-first of February, 1879, a special meeting of the members of the society was called to consider a plan of reorganizing with a guarantee capital of \$300,000.

At that meeting it was resolved, by a unanimous vote, to reorganize the society on that basis, and from that date the new society, while acting in the capacity of trustee for the old organization, has gradually built up a thriving and satisfactory business. The old affairs have been kept entirely distinct and separate from the new business; from time to time, as the assets were converted into money, dividends in liquidation were declared on the old deposits. The final dividend in liquidation was payable May 7, 1888, being at the rate of $1\frac{1}{8}$ per cent. The total amount of dividends paid was $72\frac{1}{8}$ per cent.

Following is the detailed statement of the dividends in liquidation declared:

No. 1—March 14, 1879	7 per cent.
2—June 30, 1879	5 per cent.
3—October 31, 1879	5 per cent.
4—February 29, 1880	5 per cent.
5—July 31, 1880	5 per cent.
6—November 30, 1880	5 per cent.
7—January 31, 1881	8 per cent.
8—July 31, 1881	5 per cent.
9—December 31, 1881	8 per cent.
10—June 30, 1882	$2\frac{1}{8}$ per cent.
11—December 4, 1882	$2\frac{1}{8}$ per cent.
12—August 15, 1883	4 per cent.
13—November 26, 1883	4 per cent.
14—June 9, 1884	$2\frac{1}{8}$ per cent.
15—July 22, 1885	$1\frac{1}{8}$ per cent.
16—August 25, 1887	$1\frac{1}{8}$ per cent.
17—May 7, 1888	$1\frac{1}{8}$ per cent.
Total	$72\frac{1}{8}$ per cent.

The amount due depositors was \$5,591,129, and the amount paid them was \$4,034,931.

In view of the doubtful character of many of the assets, and the very unsatisfactory condition of affairs in San Francisco at the time when the liquidation was first commenced, we consider the result to be much more satisfactory than the depositors had reason to expect at the outset.

NATIONAL BANKS.

In response to requests made by this Board all the National Banks of California sent us last year, for the first time, statements of their condition for publication in our report.

This year blanks were again sent from this office to these banks. We

acknowledge with sincere thanks the courteous responses received from the respective officers.

The statements, thirty-eight in number, a gain of ten since our last report, are published and tabulated herewith.

The following are the new National Banks :

Fresno National Bank of Fresno.
First National Bank of Merced.
First National Bank of Monrovia.
First National Bank of Redlands.
Carver National Bank of St. Helena.
San Bernardino National Bank of San Bernardino.
California National Bank of San Diego.
San Diego National Bank of San Diego.
Garden City National Bank of San José.
First National Bank of San Luis Obispo.
First National Bank of Santa Monica.

MISNOMERS.

It will be observed by reference to the reports that some of the private bankers use corporate titles. These banks are compelled by law to file sworn statements, which are published, thus somewhat obviating a serious objection to the practice, which is a questionable one, to say the least.

Again, individuals and associations incorporated for other purposes announce themselves or their concerns as bankers, banks, or banking companies, but decline to furnish statements, on the ground that they are not conducting a banking business, or to quote them specifically, are not receiving deposits.

Inasmuch as the law, so far as we know, does not prohibit such practices, we most respectfully ask the attention of your Excellency and the honorable the Legislature to the matter.

AN UNSAFE PRACTICE.

Notwithstanding the example of the best banks, the wishes of the public, and the continual remonstrances of this Board, there are still a few bankers in this State who habitually allow the cash on hand to run so low as to be utterly disproportionate to the amount due depositors, a course not only certain to cast reproach upon them, but likely to inconvenience their customers and jeopardize the interests of stockholders.

SAVINGS BANKS.

Certain facts in connection with the Savings Bank business present features of general interest.

The Marysville Savings Bank, in liquidation, is about to declare a final dividend. This bank, a "mutual" one, will not only pay dollar for dollar, but will divide a small surplus fund among its depositors.

The Odd Fellows Bank, originally a Mutual Savings, was reorganized during a crisis into a Capital Stock bank. Of a total subscription of \$250,000, about one half was paid in, which was immediately absorbed by the depositors, who were withdrawing from the bank. The run upon it continuing, and other causes operating, the bank was forced into liquidation. Some four years thereafter certain stockholders sued to be reinstated as depositors, and to be declared entitled to their pro rata of the assets of the concern. This case was decided in February last by the Supreme Court against the stockholders.

In the San Francisco Savings Banks, the paid up capital has been increased as follows since our last report: In the California Savings and Loan Society, from \$73,400 to \$100,000; in the Savings Union, from \$400,000 to \$604,750; in the German Savings and Loan Society, from \$300,000 to \$600,000; in the French Savings Bank, from \$189,085 to \$191,480; and a new bank, the People's Home, starts with \$100,000 paid up. The Savings and Loan Society has decided to increase from \$500,000 to \$1,000,000. The total amount of capital employed in this class of banks in San Francisco is \$2,326,230, with surplus funds amounting to \$966,272, representing eight of the nine banks. The Hibernia Savings and Loan Society has a surplus fund amounting to \$1,670,969, held as a reserve, but no capital stock. This bank and the Mendocino Bank are the only banks in the State organized upon what is known as the "mutual" plan.

In January, 1882, the San Francisco Savings Banks held real estate, acquired in settlement of loans, to the amount of \$4,798,858. In this report the amount held July 1, 1888, is valued at \$1,002,778. The reduction denotes the prosperity of the State, and is gratifying to all parties interested in the banks.

Savings Banks, in their origin, were eleemosynary institutions, and they still have something of this character in the extreme Eastern States. To some extent, they are such in the minds of the people of this coast. They have lost their original character in all the progressive States, and it may be said, there are no banks in this State now working on the purely mutual principle. All have either a capital stock or a reserve fund, in which only a part of the depositors would be interested in case of liquidation. That is to say, those depositors who have withdrawn, yet whose funds have contributed towards earning the reserve, forfeit all claim to it.

We understand that the proportion, or alleged disproportion, between dividends to depositors and dividends on capital stock, occasions remark. But, as a matter of fact, the Savings Banks of California are business enterprises of private individuals with incidental benefit to the public, in nowise differing in this regard from Commercial banks. It is not the duty of the State to determine how the profits of business shall be divided; that must be left to the force of competition, and the discretion of the managers who appeal to the public for support.

The State, however, has a duty to perform, which is (through its Bank Commissioners, or otherwise) to see that the affairs of the Savings Banks are administered, and the profits of business divided, in accordance with the contract between bank and depositor. Such contract may exist by virtue of by-laws, conditions of agreement, or even by the terms of advertisements by which patronage is solicited. As the funds of the stockholder are put up for the purpose of guaranteeing the safety of those of the depositor, it is but natural that he should demand a larger rate of dividend to compensate his risk. It is urged that if this privilege be denied them, the conservative, prudent, representative, business men of the community will no longer be connected with Savings Banks.

INVESTIGATING COMMITTEES.

We call the attention of stockholders, especially in new banks, to the necessity of providing in the by-laws for the establishment of a regular committee to examine the affairs of the corporation, scrutinize the management, and, to a certain extent at least, supervise the business. This committee is usually appointed by the Board of Directors from its own number.

The work it should perform is the more imperatively called for in those banks where it is not the custom to have weekly or semi-weekly meetings of the Board. Such committees are important in banks where the Board does not pass upon the discounts before they are granted, which method of doing business prevails in this State, contrary to the custom almost universally followed in eastern cities.

It is a remarkable fact, that in some of the banks having such committees, the duty is rarely attempted, or, if attempted, discharged in a careless and incompetent manner, and not altogether from unconcern, indifference, or over-confidence—sometimes fear of, or deference to, the officers, or some such feeling, is sufficient to prevent the parties interested in a bank from inquiring too closely into its affairs, and becoming acquainted with the men who are conducting it.

Again, a sense of inexperience in accounts, or the books peculiar to banks, disqualify Directors, in their own minds, from serving satisfactorily either to themselves, or, as they fear, to the rest of the stockholders.

It is a mistake to suppose that the officers of any properly conducted banking business will receive in any other manner than cordially the inquiry of any of their associates who may be duly authorized to investigate, and who are competent to judge of the affairs that interest them in common, and for the successful prosecution of which all, to a greater or lesser degree, are responsible. It is more reasonable to assume that men who do good work are eager to have the facts known, that they may be the more appreciated. All faithful employés, whatever their positions, are protected by the approval of the Directory, an indorsement they should be permitted to receive, an advantage of which they should have the benefit, and it is more likely to be just when based upon the actual knowledge gained in long periods of time and investigations of minute details.

So far as the system of accounts is concerned, it is one of the points to be examined, for in all well regulated banks the figures, especially when presented by the men who make them, exhibit the affairs of the bank in so clear a manner that they may be readily comprehended by examiners, whether accountants or not. We admit, of course, that skillful manipulation of the figures can deceive. That is another phase of the question. We are attempting to interest stockholders in those concerns where every expectation of honest treatment is justifiable.

Boards of Bank Directors are sometimes composed of the best men available for the purpose, and sometimes they are not—often of sheer figureheads, who are known to be such. The want of discretion on the part of stockholders in making appointments not based upon fitness is illustrated in the case of the Marine National Bank—the Grant-Ward Bank—of which a late Comptroller of the Currency has said:

An examination of the minutes of the Board of Directors of the bank shows that on the eleventh of April, 1884, twenty-five days before the failure of the bank, the committee of examiners appointed by the Board of Directors reported that they had examined the securities, counted the bills and specie, examined the balances on the ledgers of the bank, and found the recorded statement of the seventh of April, 1884, to be correct. The minutes further show that the Directors were in session about an hour before the bank closed. They apparently had no suspicion of the state of its affairs, and voted to discount certain offerings of commercial paper; and within one half hour after adjournment of this meeting the bank closed its doors. It would seem, therefore, that the Board of Directors was grossly deceived as to the true state of its affairs.

But we may assume that all Boards are capable of forming competent investigating committees, if not from their own number, with outside assistance, presumably among the heaviest stockholders.

The members of an "Auditing," "Examining," or "Finance" Committee—as it may be called—are not expected to be auditors merely. In banks where the force is sufficiently large to employ good methods, and proper precautions are taken, the work audits itself. In small banks a rigid examination of the books is of great service to faithful employes. The quotation given above shows that a certain amount of auditing was done in that bank, and in addition, the specie that was there was counted, and it was found to be correct. If the specie that is not there could be counted it would often be more to the purpose. The specie is a fluctuating commodity at the best. It is the loans that give character to the bank. Of the loans and investments this committee should know all there is to be known, and without unnecessary waste of time. The duties, in addition, affect the conduct of every person in the employ, and the methods of transacting business. A familiarity is essential, for questions will arise that are local or peculiar, and practices of doubtful policy about which the authorities disagree, will be suggested. Decisions must be rendered understandingly, for these matters present different aspects in different banks, in each of which they must be decided according to circumstances.

In view of the fact that in some quarters the duties now under consideration are regarded as belonging to Commissioners only, we may suggest that stockholders are entitled to all the aids to efficient management they can get. Bank officers and supervising committees are always present, with every opportunity to acquire local knowledge, thereby affording the best sources of information available to Commissioners. The latter must rely on a comprehensive rather than a detailed view of the business, taking it as an entirety, while, on the contrary, the banker can analyze details to the extreme limit necessary. Between the visits of the Commissioners, between the meetings of the Directors, the business may be relieved, by prompt interference on the part of a committee, of risks created perhaps by a fluctuating market, otherwise likely to grow to dangerous degrees by the carelessness of the officers. In this connection it must be remembered that the authority of the stockholders is unquestionable, while with us, in banks where no illegal, or irregular, or dangerous practices are detected, and no question of solvency can arise, it is not the intention of the law that we should interfere with the business, much as we should like to do so at times. We must be content to recommend while Directors can decree. This question of official interference is a very delicate one. In short, it is the province of this committee to prevent the abuses which if they neglect their plain duty we may be expected to cure.

No attempt has been made here to show the necessity of such examining committees in banks where apprehensions are aroused. When frauds are suspected the investigations are made thoroughly; no difficulty is experienced in finding men who can "spare the time" and slight other interests to attend to the bank and its difficulties.

We urge the consideration of this subject upon every bank in the State that it may concern, however prosperous and well managed.

REAL ESTATE IN COMMERCIAL BANKS.

The Hon. W. L. Trenholm, Comptroller of Currency, points out with great force the necessity of the utmost caution on the part of National Banks in investing in real estate securities. His remarks apply directly to our State Commercial Banks, our laws permitting loans on real estate by all banks. We urge upon our bank managers the most serious attention

to this subject. Such loans, even when made with prudence, should not aggregate a proportion of the entire assets so large as to be likely to be embarrassing if circumstances demand the conversion of them into ready money. Wholly or in part to entanglements in real estate loans, the Comptroller attributes the failure of sixteen out of one hundred banks.

The Comptroller has carefully investigated the insolvent banks under his charge to ascertain, when possible, the cause of failure. From the tables published by him, we have prepared the following statement. We ask that it be carefully examined, for we believe the information, coming from so eminent an authority, to be of great value in pointing out to our own State bankers the methods of doing business which prove unfortunate.

CAUSES OF FAILURE.

Since the organization of the National Banking System, seven hundred and forty-four banks have retired from it, leaving three thousand and sixty-one in active business. Of those retiring, one hundred and twenty were placed in the hands of receivers. In ninety-one cases the cause of failure has been ascertained as stated below. The Comptroller's report is dated November 1, 1887 :

Defalcation of officers	2
Defalcation of officers and fraudulent management	12
Defalcation of officers and excessive loans to others	1
Defalcation of officers and depreciation of securities	1
Depreciation of securities	5
Excessive loans to others, injudicious banking, and depreciation of securities	1
Excessive loans to officers and Directors, and depreciation of securities	3
Excessive loans to officers and Directors, and investments in real estate and mortgages	1
Excessive loans to others and depreciation of securities	1
Excessive loans to others and investments in real estate and mortgages	2
Excessive loans and failures of large debtors	1
Excessive loans to officers and Directors	2
Failure of large debtors	2
Fraudulent management	5
Fraudulent management and excessive loans to officers and Directors, and depreciation of securities	2
Fraudulent management and depreciation of securities	8
Fraudulent management and injudicious banking	3
Fraudulent management, defalcation of officers, and depreciation of securities	3
Fraudulent management, injudicious banking, investments in real estate and mortgages, and depreciation of securities	2
Fraudulent management, excessive loans to officers and Directors, and excessive loans to others	1
Injudicious banking	2
Injudicious banking and depreciation of securities	20
Injudicious banking and failure of large debtors	2
Investments in real estate and mortgages and depreciation of securities	8
Investments in real estate and mortgages and failure of large debtors	1

The "injudicious banking" which caused one failure, is described as "trying to do too much business for its means," and to the same cause is assigned the case of a bank which "suffered an impairment of capital, through losses attributable, mainly, to the gradual withdrawal of deposits by customers, who were moving out of the locality, general stagnation of business, and a marked decline of the enterprises of the town." It appears this attempt to do business at all is designated as "injudicious." It may be proper to add, that an effort has been made to voluntarily liquidate this bank, which failed, and a Receiver was appointed. The depositors were paid in full.

The description of another case of "injudicious banking" is as follows: "In 1883, a change was made in the officers and Directors, but the new

men proved unequal to the exigency. It appears that the President lived several miles away from Corry, and that the Cashier was negligent, and a poor business man, while the Directors were weak or inattentive. In consequence of general neglect, the bank went from bad to worse, and the Cashier is particularly censured for not fully informing the Directors of the true condition of a large amount of the paper which was thus allowed to become entirely worthless. Added to the effects of weak management there was a constant shrinkage in the value of old assets, adverse decisions were rendered in important litigation, and losses on current business proved to be large."

An instance of "fraudulent management," is the case of a bank which "made excessive loans to certain persons, the officers misrepresenting the value of the securities."

"Defalcation of officers and fraudulent management," means, in certain cases, "the unlawful use of the funds and credits of the associations, the officers accomplishing this malfeasance by obtaining in their official capacity, the discount of notes in which the bank had no interest."

To guard against this kind of imposition, the Hon. J. J. Knox, then Comptroller, says: "It is suggested that an Act prohibiting any bank from obtaining rediscounts upon its own bills receivable, unless authorized by its Board of Directors, under the seal of the bank, would have the effect to put other banks upon their guard, when applied to for such favors."

TABLES.

The following tables accompany this report:

Aggregate of reports for ten years of the three classes of banks required by law during that period to file statements with this Board.

Comparative statements of the Savings, Commercial, Foreign, and Private Banks, for July, 1887, January and July, 1888, with aggregates.

Comparative statements of the National Banks, July, 1887, and July, 1888.

Aggregate of all the Banks of California, July 1, 1887, and July 1, 1888. Semi-Annual Tabular Statements.

The sections of the Codes of this State referring to banks and banking are included in this report.

We wish to extend our thanks to the officers of all the banks for courtesies shown us.

Respectfully submitted.

W. W. MORELAND,
A. W. POTTS,
J. A. THOMPSON,
Bank Commissioners.

ABSTRACT OF REPORTS OF THE SAVINGS, COMMERCIAL, AND FOREIGN BANKS OF CALIFORNIA, FROM 1878 TO 1888, INCLUSIVE.

	84 Banks, July 1, 1878.	83 Banks, July 1, 1879.	78 Banks, July 1, 1880.
<i>Assets.</i>			
Bank premises	\$3,025,655 00	\$3,099,832 00	\$2,825,787 00
Other real estate	4,825,975 00	4,851,217 00	6,209,967 00
Invested in stocks, bonds, etc.	6,442,273 00	7,038,943 00	8,923,121 00
Loans on real estate	67,193,692 00	58,269,684 00	47,313,827 00
Loans on stocks, bonds, etc.	15,390,067 00	8,836,170 00	5,930,620 00
Loans on other securities	2,722,963 00	2,413,417 00	3,268,558 00
Loans on personal security	20,811,113 00	14,470,539 00	13,994,896 00
Money on hand	14,791,217 00	13,895,642 00	16,682,485 00
Due from other banks	8,191,064 00	10,407,259 00	11,250,736 00
Other assets	8,538,411 00	2,872,715 00	3,175,523 00
Total resources	\$151,932,430 00	\$126,155,418 00	\$119,575,520 00
<i>Liabilities.</i>			
Capital paid up	\$37,515,973 00	\$37,134,969 00	\$25,127,140 00
Reserve Fund, surplus, etc.	8,715,388 00	8,786,317 00	10,709,225 00
Due depositors	100,128,432 00	76,730,302 00	79,278,287 00
Due to other banks, and other liabilities.	5,572,637 00	3,503,830 00	4,460,868 00
Total liabilities	\$151,932,430 00	\$126,155,418 00	\$119,575,520 00

ABSTRACT OF REPORTS—Continued.

	74 Banks, July 1, 1881.	78 Banks, July 1, 1882.	84 Banks, July 1, 1883.
<i>Assets.</i>			
Bank premises	\$2,209,580 00	\$2,232,036 00	\$3,023,240 00
Other real estate	7,279,254 00	7,378,544 00	6,229,634 00
Invested in stocks, bonds, etc.	16,314,614 00	21,900,372 00	22,287,821 00
Loans on real estate	41,368,320 00	38,658,552 00	41,317,768 00
Loans on stocks, bonds, etc.	4,827,042 00	4,899,430 00	7,944,834 00
Loans on other securities	8,028,513 00	6,972,020 00	5,920,328 00
Loans on personal security	14,715,682 00	16,626,197 00	24,472,022 00
Money on hand	11,266,010 00	12,382,162 00	9,518,868 00
Due from other banks	9,045,938 00	12,995,253 00	15,421,687 00
Other assets	7,824,475 00	6,299,034 00	3,907,866 00
Total resources	\$122,879,428 00	\$130,343,600 00	\$140,044,068 00
<i>Liabilities.</i>			
Capital paid up	\$24,156,190 00	\$24,193,750 00	\$27,804,700 00
Reserve Fund, surplus, etc.	11,086,747 00	11,364,022 00	12,330,817 00
Due depositors	82,773,725 00	88,752,575 00	92,330,512 00
Due to other banks, and other liabilities.	4,862,766 00	6,033,253 00	7,578,039 00
Total liabilities	\$122,879,428 00	\$130,343,600 00	\$140,044,068 00

ABSTRACT OF REPORTS—Continued.

	92 Banks, July 1, 1884.	94 Banks, July 1, 1885.	96 Banks, July 1, 1886.
<i>Assets.</i>			
Bank premises	\$3,001,061 00	\$2,735,940 00	\$2,760,926 00
Other real estate	5,217,057 00	4,798,718 00	4,036,473 00
Invested in stocks, bonds, etc.	22,556,565 00	16,409,676 00	16,973,598 00
Loans on real estate	46,185,774 00	48,676,350 00	52,576,277 00
Loans on stocks, bonds, etc.	11,541,199 00	12,846,576 00	12,809,178 00
Loans on other securities	7,064,388 00	6,837,240 00	5,959,941 00
Loans on personal security	30,019,257 00	24,935,582 00	28,215,749 00
Money on hand	12,130,851 00	12,883,549 00	15,985,300 00
Due from other banks	7,848,175 00	9,180,069 00	11,671,694 00
Other assets	4,310,423 00	2,154,716 00	3,130,909 00
Total resources	\$149,874,750 00	\$141,458,416 00	\$154,120,045 00
<i>Liabilities.</i>			
Capital paid up	\$30,743,277 00	\$31,524,077 00	\$32,576,433 00
Reserve Fund, surplus, etc.	15,749,455 00	12,172,565 00	12,992,691 00
Due depositors	96,021,677 00	92,230,690 00	103,311,157 00
Due to other banks, and other liabilities ..	7,360,341 00	5,531,084 00	5,239,764 00
Total liabilities	\$149,874,750 00	\$141,458,416 00	\$154,120,045 00

ABSTRACT OF REPORTS—Continued.

	102 Banks, July 1, 1887.	133 Banks, July 1, 1888.
<i>Assets.</i>		
Bank premises	\$3,013,219 00	\$3,290,535 00
Other real estate	3,279,888 00	2,637,282 00
Invested in stocks, bonds, etc.	20,238,428 00	22,892,736 00
Loans on real estate	56,471,946 00	67,227,232 00
Loans on stocks, bonds, etc.	16,566,462 00	14,432,084 00
Loans on other securities	11,001,051 00	6,357,050 00
Loans on personal security	34,653,985 00	42,291,159 00
Money on hand	17,574,181 00	18,049,518 00
Due from other banks	11,944,778 00	9,557,438 00
Other assets	4,205,335 00	5,506,069 00
Total resources	\$178,949,273 00	\$192,241,103 00
<i>Liabilities.</i>		
Capital paid up	\$35,278,312 00	\$44,298,350 00
Reserve Fund, surplus, etc.	14,133,376 00	15,395,114 00
Due depositors	122,591,865 00	126,027,653 00
Due to other banks, and other liabilities ..	6,945,720 00	6,519,986 00
Total liabilities	\$178,949,273 00	\$192,241,103 00

COMPARATIVE STATEMENTS.

Savings.

	24 Banks, July 1, 1887.	22 Banks, January 1, 1888.	23 Banks, July 1, 1888.
<i>Resources.</i>			
Bank premises	\$931,989 20	\$913,437 10	\$945,507 10
Other real estate	2,172,887 18	1,289,435 74	1,071,194 37
Invested in bonds and stocks	17,860,209 64	18,179,234 12	18,847,181 32
Loans on real estate	42,963,926 78	47,309,205 90	53,767,274 58
Loans on bonds and stocks	8,536,016 97	8,326,305 74	7,010,798 05
Loans on other securities	35,046 81	395,881 75	72,648 38
Loans on personal security	1,000,815 05	1,177,365 16	424,843 26
Money on hand	1,994,883 30	2,455,098 56	2,171,722 79
Due from banks and bankers	1,609,286 18	1,259,721 20	1,696,477 15
Other assets	479,541 54	487,558 28	319,845 37
Totals	\$77,584,602 65	\$81,793,243 55	\$85,727,492 37
<i>Liabilities.</i>			
Capital paid up	\$4,216,377 10	\$4,151,567 10	\$4,404,447 10
Reserve Fund, etc.	2,731,089 01	2,868,593 23	3,053,527 73
Due depositors	70,077,893 40	74,205,372 03	77,718,534 54
Due banks and bankers	591 99	45,810 70	48,624 05
Other liabilities	558,651 15	521,900 49	502,358 95
Totals	\$77,584,602 65	\$81,793,243 55	\$85,727,492 37

COMPARATIVE STATEMENTS—Continued.

Commercial.

	83 Banks, July 1, 1887.	94 Banks, January 1, 1888.	105 Banks, July 1, 1888.
<i>Resources.</i>			
Bank premises	\$1,991,288 25	\$2,150,187 82	\$2,185,662 42
Other real estate	1,031,928 77	1,343,445 82	1,498,332 71
Invested in bonds and stocks	2,257,287 43	5,677,319 42	3,792,367 33
Loans on real estate	12,899,571 03	13,906,821 67	12,958,919 70
Loans on bonds and stocks	5,477,753 84	4,455,227 06	4,476,148 67
Loans on other securities	7,609,878 09	5,293,734 69	3,392,118 43
Loans on personal security	25,897,009 30	29,813,806 20	30,801,715 15
Money on hand	10,826,160 22	8,754,806 41	10,626,314 43
Due from banks and bankers	8,866,685 37	9,645,841 62	6,113,796 36
Other assets	3,337,858 05	3,237,336 85	3,484,699 78
Totals	\$80,195,420 35	\$84,278,527 56	\$79,330,074 98
<i>Liabilities.</i>			
Capital paid up	\$19,555,360 00	\$20,474,090 00	\$21,805,700 00
Reserve Fund, etc.	11,248,126 31	12,337,190 80	12,166,630 41
Due depositors	44,149,188 70	44,045,202 73	40,380,624 93
Due banks and bankers	4,875,779 66	6,903,593 64	4,686,051 56
Other liabilities	366,965 68	518,450 39	291,068 08
Totals	\$80,195,420 35	\$84,278,527 56	\$79,330,074 98

COMPARATIVE STATEMENTS—Continued.

Foreign.

	5 Banks, July 1, 1887.	5 Banks, January 1, 1888.	5 Banks, July 1, 1888.
<i>Resources.</i>			
Bank premises	\$89,942 21	\$88,725 14	\$159,365 20
Other real estate	75,072 59	69,401 00	67,754 46
Invested in bonds and stocks	120,930 24	122,905 37	253,187 50
Loans on real estate	608,447 90	626,881 17	501,037 25
Loans on bonds and stocks	2,552,690 60	1,802,872 06	2,945,137 17
Loans on other securities	2,355,311 08	3,573,322 05	2,892,283 94
Loans on personal security	8,756,975 10	9,777,495 43	11,064,600 68
Money on hand	4,753,138 03	4,105,340 16	5,251,481 15
Due from banks and bankers	1,468,806 22	2,041,805 02	2,347,164 79
Other assets	387,936 03	1,212,794 59	1,701,523 66
Totals	\$21,169,250 00	\$23,421,541 99	\$27,183,535 80
<i>Liabilities.</i>			
Capital paid up	\$11,506,575 06	\$14,087,151 83	\$18,088,203 22
Reserve Fund, etc.	154,160 96	171,288 67	174,956 33
Due depositors	8,364,782 80	7,818,890 26	7,928,493 15
Due banks and bankers	996,354 52	1,262,224 50	839,462 25
Other liabilities	147,376 66	81,986 73	152,420 85
Totals	\$21,169,250 00	\$23,421,541 99	\$27,183,535 80

COMPARATIVE STATEMENTS—Continued.

Private.

	29 Banks, July 1, 1887.	29 Banks, January 1, 1888.	30 Banks, July 1, 1888.
<i>Resources.</i>			
Bank premises	*\$693,691 94	*\$583,422 46	*\$729,637 12
Other real estate			
Invested in bonds and stocks	478,077 05	609,784 14	520,101 39
Loans on real estate	1,536,604 72	1,830,145 03	1,828,317 86
Loans on bonds and stocks	206,104 64	255,644 09	340,936 96
Loans on other securities	314,780 90	546,864 65	334,137 56
Loans on personal security	4,684,088 07	5,469,360 23	6,040,566 25
Money on hand	1,548,508 51	1,775,628 03	1,614,857 35
Due from banks and bankers	813,903 26	467,304 92	171,640 26
Other assets	321,139 43	362,217 00	235,354 74
Totals	\$10,596,898 52	\$11,900,370 55	\$11,815,549 49
<i>Liabilities.</i>			
Capital paid up	\$3,578,468 14	\$3,656,663 33	\$3,793,092 85
Reserve Fund, etc.	400,577 60	551,999 42	596,838 85
Due depositors	6,118,496 82	7,307,030 12	6,477,331 78
Due banks and bankers	340,531 22	269,784 79	744,460 21
Other liabilities	158,824 74	114,892 89	203,825 80
Totals	\$10,596,898 52	\$11,900,370 55	\$11,815,549 49

* Including real estate by purchase.

COMPARATIVE STATEMENTS—Continued.

National.

	28 Banks, July 1, 1887.	38 Banks, July 1, 1888.
<i>Resources.</i>		
Bank premises	\$468,641 78	\$802,812 72
Other real estate	168,509 30	66,660 11
Invested in bonds and stocks	†3,009,168 10	3,907,559 53
Loans on real estate		
Loans on bonds and stocks	1,034,952 61	3,492,301 10
Loans on other securities	815,528 50	1,317,289 36
Loans on personal security	14,367,635 99	14,537,484 45
Money on hand	4,421,831 59	4,299,670 80
Due from banks and bankers	†4,310,113 95	3,538,610 41
Other assets	147,336 17	278,185 52
Totals	\$28,743,717 99	\$32,240,574 00
<i>Liabilities.</i>		
Capital paid up	\$6,200,000 00	\$7,892,430 00
Reserve Fund, etc.	1,611,837 83	2,357,183 86
Due depositors	18,001,082 45	18,646,543 26
Due banks and bankers	1,356,594 22	1,446,914 26
Other liabilities	\$1,574,203 49	1,897,502 62
Totals	\$28,743,717 99	\$32,240,574 00

† Including premium on bonds.

‡ Including Redemption Fund with United States Treasurer.

§ Including notes outstanding.

COMPARATIVE STATEMENTS—Continued.

Total, exclusive of National Banks.

	141 Banks, July 1, 1887.	150 Banks, January 1, 1888.	163 Banks, July 1, 1888.
<i>Resources.</i>			
Bank premises	\$3,706,911 60	\$3,735,772 52	\$4,020,171 84
Other real estate	3,279,888 54	2,702,282 56	2,637,281 54
Invested in bonds and stocks	20,716,504 36	24,589,243 05	23,412,837 54
Loans on real estate	58,008,550 43	63,673,053 77	69,055,549 39
Loans on bonds and stocks	16,772,566 05	14,840,048 95	14,773,020 85
Loans on other securities	10,315,016 88	9,809,803 14	6,691,188 31
Loans on personal security	40,338,887 52	46,238,027 02	48,331,725 34
Money on hand	19,122,690 06	17,090,873 16	19,664,375 72
Due from banks and bankers	12,758,681 03	13,414,672 76	9,729,078 56
Other assets	4,526,475 05	5,299,906 72	5,741,423 55
Totals	\$189,546,171 52	\$201,393,683 65	\$204,056,652 64
<i>Liabilities.</i>			
Capital paid up	\$38,856,780 30	\$42,369,472 26	\$48,091,443 17
Reserve Fund, etc.	14,533,953 88	15,929,072 12	15,991,953 32
Due depositors	128,710,361 72	133,376,495 14	132,504,984 40
Due banks and bankers	6,213,257 39	8,481,413 63	6,318,598 07
Other liabilities	1,231,818 23	1,237,230 50	1,149,673 68
Totals	\$189,546,171 52	\$201,393,683 65	\$204,056,652 64

Total, including National Banks.

	169 Banks, July 1, 1887.	201 Banks, July 1, 1888.
<i>Resources.</i>		
Bank premises	\$4,175,553 38	\$4,822,984 56
Other real estate	3,448,397 84	2,703,941 65
Invested in bonds and stocks	23,725,672 46	27,320,397 07
Loans on real estate	58,008,550 43	69,055,549 39
Loans on bonds and stocks	17,807,518 66	18,265,321 95
Loans on other securities	11,130,545 38	8,008,477 67
Loans on personal security	54,706,523 51	62,869,209 79
Money on hand	23,544,521 65	23,964,046 52
Due from banks and bankers	17,068,794 98	13,267,688 97
Other assets	4,673,811 22	6,019,609 07
Totals	\$218,289,889 51	\$236,297,226 64
<i>Liabilities.</i>		
Capital paid up	\$45,056,780 30	\$55,983,873 17
Reserve Fund, etc.	16,145,791 71	18,349,137 18
Due depositors	146,711,444 17	151,151,527 66
Due banks and bankers	7,569,851 61	7,765,512 33
Other liabilities	2,806,021 72	3,047,176 30
Totals	\$218,289,889 51	\$236,297,226 64



APPENDIX.



SEMI-ANNUAL REPORTS

OF THE

SAVINGS BANKS OF CALIFORNIA.

[ALPHABETICALLY ARRANGED BY CITIES AND TOWNS.]



REPORTS OF SAVINGS BANKS.

SEMI-ANNUAL REPORT OF THE

CALIFORNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated June 24, 1873.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

DAVID FARQUHARSON, President.

VERNON CAMPBELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$30,988 15	Capital paid in coin	\$73,400 00
Miscellaneous bonds and stocks	21,200 00	Reserve fund and profit and loss	6,100 65
Loans on real estate	611,561 97	Due depositors	612,032 91
Loans on stocks, bonds, and warrants	1,550 00	Other liabilities	10,515 02
Money on hand	32,373 03		
Due from banks and bankers	1,031 98		
Furniture and fixtures	200 00		
Taxes	3,143 45		
Total resources	\$702,048 58	Total liabilities	\$702,048 58

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$73,400; the total amount actually paid in coin by stockholders for capital stock is \$73,400. The total number of shares of stock issued is 734; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Farquharson	123 shares.	Charles D. Farquharson	56 shares.
Robert F. Bunker	12 shares.	Thomas Downing	40 shares.
Joseph R. Wilcox	16 shares.	James Sullivan	8 shares.
John Bain	32 shares.	Henry Miller	27 shares.
John Easton	18 shares.	C. F. Buckley	25 shares.
Joseph F. Forderer	30 shares.		

Total number of shares held by the Directors is. 387 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$23,285 65	\$30,750 00
Solano	7,702 50	7,750 00
Totals	\$30,988 15	\$38,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$116,482 28	\$247,636 00
Tulare	287,895 05	653,520 00
Fresno	168,987 99	345,900 00
Merced	7,600 00	21,000 00
Kern	7,503 25	90,000 00
Alameda	7,091 15	14,500 00
Santa Clara	6,002 25	13,000 00
Contra Costa	5,000 00	18,000 00
Sonoma	5,000 00	11,000 00
Totals	\$611,561 97	\$1,414,556 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
20 Dupont Street widening bonds	\$20,000 00	\$21,200 00	\$21,200 00
17 coupons	11,900 00		
Totals	\$31,900 00	\$21,200 00	\$21,200 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
10 shares capital stock Spring Valley Water Company	\$1,000 00	\$750 00	\$1,025 00
Assignment of our own term deposit accounts	1,048 75	800 00	1,048 75
Totals	\$2,048 75	\$1,550 00	\$2,073 75

SEMI-ANNUAL REPORT OF THE

CALIFORNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated June 24, 1873.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

DAVID FARQUHARSON, President.

VERNON CAMPBELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$36,037 25	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	21,200 00	Reserve fund and profit and loss	7,419 05
Loans on real estate	679,189 22	Due depositors	658,239 75
Loans on stocks, bonds, and warrants	2,250 00	Dividends unpaid	4,545 74
Money on hand	17,055 89	Other liabilities (interest forward)	6,455 55
Due from banks and bankers	20,727 73		
Furniture and fixtures	200 00		
Total resources	\$776,660 09	Total liabilities	\$776,660 09

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. Farquharson.....	372 shares.	Charles Farquharson	56 shares.
R. F. Bunker.....	12 shares.	Thomas Downing.....	40 shares.
Joseph R. Wilcox.....	16 shares.	James Sullivan.....	10 shares.
John Bain.....	50 shares.	Henry Miller.....	27 shares.
John Easton.....	18 shares.	C. F. Buckley.....	25 shares.
Joseph F. Forderer.....	30 shares.		
Total number of shares held by the Directors is		656 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$28,334 75	\$35,000 00
Solano.....	7,702 50	7,750 00
Totals.....	\$36,037 25	\$42,750 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$74,437 22	\$158,000 00
Tulare.....	345,125 30	783,150 00
Fresno.....	211,575 98	435,575 00
Kern.....	19,500 00	135,000 00
Alameda.....	2,500 00	8,000 00
Shasta.....	10,020 00	24,000 00
Contra Costa.....	5,028 47	18,000 00
Santa Clara.....	6,002 25	13,000 00
Sonoma.....	5,000 00	11,000 00
Totals.....	\$679,189 22	\$1,585,725 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
20 Dupont Street widening bonds.....	\$20,000 00	} \$21,200 00	\$21,200 00
18 coupons.....	12,600 00		

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
10 shares capital stock Spring Valley Water-works.....	\$1,000 00	\$750 00	\$1,010 00
65 shares capital stock Judson Manufacturing Company.....	6,500 00	600 00	910 00
Assignments of our own term deposit accounts.....	1,071 25	900 00	1,071 25
Totals.....	\$8,571 25	\$2,250 00	\$2,991 25

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the California Savings and Loan Society, doing business at City and County of San Francisco, on the twenty-second day of November, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Other real estate	\$35,264 40	Capital paid up	\$73,400 00
Invested in stocks, bonds, and warrants	26,000 00	Reserve fund	3,200 00
Loans on real estate	585,697 74	Due depositors	585,276 03
Loans on stocks and bonds	4,150 00	Interest collected	26,727 62
Money on hand	26,918 79	Dividends unpaid	534 74
Due from banks and bankers ..	7,672 62	Profit and loss	1,061 10
Furniture, fixtures, etc.	200 00	Other liabilities	904 61
Expenses, taxes, etc.	5,200 55		
Total resources	\$691,104 10	Total liabilities	\$691,104 10

STATISTICAL INFORMATION

Supplementary to the report of the California Savings and Loan Society, on the morning of January 1, 1888.

1. Number of deposit accounts open January 1, 1888	1,010
2. Number of deposit accounts opened during past year	446
3. Number of deposit accounts closed during past year	215
4. Amount deposited during the past year	\$1,730,762 78
5. Amount withdrawn during the past year	\$1,621,125 46
6. Amount of dividends or interest to depositors for past year	\$18,578 46
7. Rate per cent per annum of such dividends or interest { Term	4 ⁵⁰ / ₁₀₀ per cent.
8. Amount of dividends to stockholders for past year	3 ⁷⁵ / ₁₀₀ per cent.
9. Rate per cent per annum of same on paid up capital	8 per cent.
10. Amount added to reserve fund during past year	\$1,520 96
11. Amount of gross earnings during past year	\$47,107 59
12. Amount of net earnings during past year	\$27,899 06
13. As of what date was an abstract made of balances due depositors, as shown by depositors' ledger	Dec. 31, 1887.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.	None.

SEMI-ANNUAL REPORT OF THE

LA SOCIÉTÉ FRANÇAISE D'ÉPARGNES ET DE PRÉVOYANCE
MUTUELLE—SAN FRANCISCO.

[Reincorporated March 10, 1879.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

E. J. LE BRETON, President.

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ----	\$5,300 00	Capital paid in coin -----	\$189,630 00
United States bonds -----	112,003 37	Reserve fund and profit and loss -----	29,942 68
Loans on real estate -----	1,967,201 57	Due depositors -----	2,010,167 91
Loans on stocks, bonds, and warrants -----	83,000 00	Other liabilities -----	5,246 21
Money on hand -----	12,630 51		
Due from banks and bankers -----	36,000 00		
Taxes -----	14,455 97		
Other assets -----	4,395 38		
Total resources -----	\$2,234,986 80	Total liabilities -----	\$2,234,986 80

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$189,630. The total number of shares of stock issued is 4,750; the amount paid up on each share of stock is from \$25 to \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. J. Le Breton -----	3,456 shares.	A. Comte, Jr. -----	10 shares.
M. A. de Laveaga -----	300 shares.	J. C. Sala -----	2 shares.
G. Touchard -----	50 shares.	Paul Husson -----	2 shares.
Em. Meyer -----	10 shares.	Paul Fleury -----	3 shares.
F. P. Masson -----	5 shares.		
Total number of shares held by the Directors is -----		3,838 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Oakland -----	\$5,300 00	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda -----	\$67,950 00	\$120,000 00
San Francisco -----	1,885,001 57	3,500,000 00
Santa Clara -----	10,000 00	25,000 00
Sonoma -----	2,800 00	10,000 00
San Mateo -----	1,450 00	3,000 00
Totals -----	\$1,967,201 57	\$3,658,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds, registered consols, 1907	\$150,000 00	\$112,003 37	\$188,250 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Southern Pacific Railroad Company of Arizona 6 per cent bonds	\$55,000 00		\$60,500 00
California and Oregon Railroad Company 6 per cent bonds	55,000 00	\$75,000 00	55,000 00
Market Street Cable Railway Company bonds	10,000 00	8,000 00	12,500 00
Totals	\$120,000 00	\$83,000 00	\$128,000 00

SEMI-ANNUAL REPORT OF

LA SOCIÉTÉ FRANÇAISE D'ÉPARGNES ET DE PRÉVOYANCE
MUTUELLE—SAN FRANCISCO.

[Reincorporated March 10, 1879.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

E. J. LE BRETON, President.

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$5,301 80	Capital paid in coin	\$191,480 00
United States bonds	112,020 02	Reserve fund and profit and loss	36,628 41
Loans on real estate	2,183,305 54	Due depositors	2,237,802 26
Loans on stocks, bonds, and warrants	106,840 00	Dividends unpaid	5,312 20
Money on hand	33,205 51		
Due from banks and bankers	30,550 00		
Total resources	\$2,471,222 87	Total liabilities	\$2,471,222 87

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$191,480. The total number of shares of stock issued is 4,868; the amount paid up on each share of stock is from \$25 to \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. J. Le Breton	3,521 shares.	F. P. Masson	5 shares.
Gustave Touchard	50 shares.	J. C. Sala	2 shares.
A. Comte, Jr.	10 shares.	Paul Fleury	3 shares.
M. A. De Laveaga	300 shares.		

Total number of shares held by the Directors is 3,891 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Oakland and Alameda.....	\$5,301 80	\$5,700 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$1,970,279 54	\$3,800,000 00
Santa Clara.....	10,000 00	25,000 00
Sonoma	5,800 00	20,000 00
Alameda	82,116 00	165,000 00
Los Angeles	115,110 00	350,000 00
Totals	\$2,183,305 54	\$4,360,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds, registered consols 1907	\$150,000 00	\$112,020 02	\$190,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Southern Pacific Railroad Company of Arizona 6 per cent bonds.....	\$83,000 00	\$50,000 00	\$88,800 00
Market Street Cable Railway Company 6 per cent bonds	5,000 00	4,000 00	6,250 00
Spring Valley Water Company stock.....	50,000 00	38,000 00	50,500 00
San Francisco Gaslight Company stock	5,600 00	1,000 00	5,600 00
London, Paris, and American Bank (limited) stock	20,000 00	13,840 00	19,200 00
Totals	\$163,600 00	\$106,840 00	\$170,350 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the French Savings and Loan Society, doing business at City and County of San Francisco, on the ninth day of January, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$5,300 00	Capital paid up	\$189,630 00
Invested in stocks, bonds, and warrants	112,003 37	Reserve fund	29,942 68
Loans on real estate	1,963,458 96	Due depositors	2,022,525 87
Loans on stocks and bonds	83,000 00	Dividends unpaid	2,107 27
Money on hand	10,221 12		
Due from banks and bankers	55,700 00		
Expenses, taxes, etc.	14,455 97		
Other assets	66 40		
Total resources	\$2,244,205 82	Total liabilities	\$2,244,205 82

STATISTICAL INFORMATION

Supplementary to the report of La Société Française D'Epargnes et de Prévoyance Mutuelle, on the morning of January 1, 1888.

1. Number of deposit accounts open January 1, 1888	4,465
2. Number of deposit accounts opened during past year	523
3. Number of deposit accounts closed during past year	571
4. Amount deposited during the past year	\$1,070,687 82
5. Amount withdrawn during the past year	\$895,574 87
6. Amount of dividends or interest to depositors for past year	\$69,306 12
7. Rate per cent per annum of such dividends or interest { Term	4 per cent.
8. Amount of dividends to stockholders for past year	\$9,471 37
9. Rate per cent per annum of same on paid up capital	5 per cent.
10. Amount added to reserve fund during past year	\$3,656 61
11. Amount of gross earnings during past year	\$120,808 24
12. Amount of net earnings during past year	\$79,848 80
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Nov. 30, 1887.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SEMI-ANNUAL REPORT OF THE

GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated March 10, 1868.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

L. GOTTIG, President.

F. ROEDING, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$60,000 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt...	98,708 86	Reserve and contingent fund.....	253,366 11
United States bonds.....	570,000 00	Due depositors.....	15,534,616 19
Miscellaneous bonds and stocks.....	1,318,000 00		
Loans on real estate.....	9,491,211 92		
Loans on stocks, bonds, and warrants.....	4,001,819 75		
Money on hand.....	547,741 77		
Furniture and fixtures.....	500 00		
Total resources.....	\$16,087,982 30	Total liabilities.....	\$16,087,982 30

DETAILS.

The amount of capital stock is \$400,000; the amount subscribed is \$400,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$750.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. Gottig.....	10 shares.	N. Van Bergin.....	6 shares.
Ed. Kruse.....	10 shares.	Ign. Steinhart.....	5 shares.
Geo. H. Eggers.....	10 shares.	A. E. Hecht.....	3 shares.
F. Roeding.....	10 shares.	F. Tillman.....	2 shares.
O. Schoeman.....	10 shares.		

Total number of shares held by the Directors is.....66 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$83,117 91	\$120,000 00
Alameda.....	15,590 95	16,000 00
Totals.....	\$98,708 86	\$136,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$546,527 00	\$1,200,000 00
Amador	3,500 00	10,000 00
Butte	260,000 00	845,000 00
Colusa	143,200 00	419,000 00
Contra Costa	93,900 00	256,000 00
Fresno	127,950 00	301,000 00
Los Angeles	281,287 00	1,071,100 00
Marin	39,492 00	353,000 00
Mendocino	11,000 00	25,000 00
Monterey	16,000 00	39,000 00
Napa	54,000 00	131,000 00
Placer	5,500 00	13,500 00
San Bernardino	297,045 00	2,330,000 00
San Francisco	6,261,388 92	15,000,000 00
San Joaquin	70,000 00	190,000 00
San Mateo	37,350 00	150,000 00
Santa Clara	60,000 00	355,500 00
Santa Cruz	20,000 00	40,000 00
Solano	48,500 00	152,500 00
Sonoma	85,000 00	227,000 00
Stanislaus	138,200 00	326,000 00
Tehama	246,960 00	640,000 00
Tulare	18,862 00	70,000 00
Oregon	389,800 00	993,400 00
Washington Territory	235,750 00	800,000 00
Totals	\$9,491,211 92	\$25,938,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States $4\frac{1}{2}$ per cent registered bonds	\$550,000 00	\$570,000 00	\$600,000 00
Miscellaneous county bonds	474,000 00	474,000 00	482,000 00
Bonds of Territory of New Mexico	50,000 00	50,000 00	53,000 00
Bonds of the Southern Pacific Railroad of California	198,000 00	204,000 00	220,000 00
Bonds of the Northern Railway of California	300,000 00	325,000 00	340,000 00
Bonds of the Market Street Cable Railroad	205,000 00	235,000 00	255,000 00
Bonds of the Spring Valley Water Company, 6 per cent	26,000 00	30,000 00	32,000 00
Totals	\$1,803,000 00	\$1,888,000 00	\$1,982,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States registered and coupon bonds.....	\$75,800 00	\$75,800 00	\$95,000 00
Miscellaneous county bonds.....	322,000 00	305,000 00	330,000 00
Market Street Cable Railroad bonds.....	49,000 00	48,500 00	61,000 00
Northern Railway bonds.....	109,000 00	75,000 00	125,000 00
Southern Pacific Railroad of California bonds.....	516,000 00	390,500 00	560,000 00
Southern Pacific Railroad of Arizona bonds.....	700,000 00	500,000 00	750,000 00
Galveston, Harrisburg, and San Antonio Railroad bonds.....	1,175,000 00	885,000 00	1,200,000 00
Pajaro and Santa Cruz Railroad bonds.....	530,000 00	460,000 00	530,000 00
Los Angeles and San Diego Railroad bonds.....	90,000 00	80,000 00	90,000 00
Southern Pacific Railroad Branch bonds.....	266,000 00	200,000 00	266,000 00
Territory of Arizona bonds.....	294,000 00	156,000 00	320,000 00
Territory of New Mexico bonds.....	15,000 00	13,000 00	16,000 00
Spring Valley Water Company bonds.....	124,000 00	94,000 00	150,000 00
2,248 shares Spring Valley Water Company.....	224,800 00	156,350 00	225,000 00
2,580 shares San Francisco Gaslight Company.....	258,000 00	91,669 75	145,000 00
4,900 shares sundry San Francisco street railroad companies.....	490,000 00	219,000 00	400,000 00
5,750 shares sundry incorporated banks.....	575,000 00	252,000 00	360,000 00
Totals.....	\$5,813,600 00	\$4,001,819 75	\$5,623,000 00

SEMI-ANNUAL REPORT OF THE

GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated February 10, 1868.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

L. GOTTIG, President.

F. ROEDING, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$60,000 00	Capital paid in coin.....	\$600,000 00
Real estate taken for debt.....	73,252 85	Reserve fund and profit and loss.....	267,838 11
United States bonds.....	550,000 00	Due depositors.....	16,790,532 25
Miscellaneous bonds and stocks.....	1,540,000 00	Mortgage tax not yet payable.....	75,835 68
Loans on real estate.....	11,975,186 14		
Loans on stocks, bonds, and warrants.....	2,947,439 75		
Money on hand.....	587,827 30		
Furniture and fixtures.....	500 00		
Total resources.....	\$17,734,206 04	Total liabilities.....	\$17,734,206 04

DETAILS.

The amount of capital stock is \$800,000; the amount subscribed is \$800,000; the total amount actually paid in coin by stockholders for capital stock is \$600,000. The total number of shares of stock issued is 800; the amount paid up on each share of stock is \$750.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. Gottig.....	20 shares.	N. Van Bergen.....	12 shares.
F. Roeding.....	20 shares.	Ignatz Steinhart.....	10 shares.
Ed. Kruse.....	20 shares.	Charles Meinecke.....	8 shares.
George H. Eggers.....	20 shares.	A. E. Hecht.....	6 shares.
O. Schoeneman.....	20 shares.		

Total number of shares held by the Directors is..... 136 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$65,101 47	\$90,000 00
Alameda	8,151 38	10,000 00
Totals	\$73,252 85	\$100,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$6,404,729 14	\$15,000,000 00
Los Angeles	1,345,011 00	5,367,926 00
Alameda	549,218 00	1,200,000 00
Fresno	524,145 00	1,773,500 00
San Bernardino	459,410 00	2,629,550 00
Butte	343,159 00	885,000 00
Tehama	248,960 00	640,000 00
Colusa	183,200 00	499,000 00
Stanislaus	162,400 00	393,000 00
Contra Costa	109,900 00	306,000 00
Sonoma	93,500 00	267,000 00
Merced	83,000 00	217,500 00
Santa Barbara	75,000 00	220,000 00
San Joaquin	70,000 00	190,000 00
Solano	68,500 00	175,000 00
Santa Clara	60,000 00	360,000 00
Napa	54,000 00	131,000 00
Monterey	46,000 00	150,000 00
Marin	43,900 00	371,500 00
Tulare	39,614 00	90,000 00
San Mateo	26,190 00	130,000 00
Mendocino	11,000 00	25,000 00
Placer	5,500 00	13,500 00
Amador	3,500 00	10,000 00
Washington Territory	318,250 00	1,008,000 00
State of Oregon	647,050 00	1,704,600 00
Totals	\$11,975,186 14	\$33,757,076 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States $4\frac{1}{2}$ per cent registered bonds	\$550,000 00	\$550,000 00	\$594,000 00
Miscellaneous county and city bonds	640,000 00	640,000 00	653,000 00
Territory of New Mexico bonds	50,000 00	50,000 00	53,000 00
Southern Pacific Railroad of California bonds	198,000 00	204,000 00	220,000 00
Market Street Cable Railway bonds	205,000 00	235,000 00	255,000 00
Northern Railroad of California bonds	300,000 00	325,000 00	340,000 00
Spring Valley Waterworks bonds	32,000 00	36,000 00	40,000 00
Pina County of Arizona bonds	50,000 00	50,000 00	51,000 00
Totals	\$2,025,000 00	\$2,090,000 00	\$2,206,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States registered and coupon bonds.....	\$4,800 00	\$4,800 00	\$6,000 00
Miscellaneous and county bonds	365,100 00	304,500 00	380,000 00
Market Street Cable Railway bonds	70,000 00	69,000 00	87,000 00
Northern Railway bonds	80,000 00	51,000 00	90,000 00
Southern Pacific Railroad of California bonds.....	298,000 00	221,000 00	335,000 00
Southern Pacific Railroad of Arizona bonds.....	78,000 00	63,000 00	85,000 00
Galveston, Harrisburg, and San Antonio Rail- road bonds	1,175,000 00	885,000 00	1,200,000 00
Pajaro and Santa Cruz Railroad bonds	530,000 00	460,000 00	530,000 00
Los Angeles and San Diego Railroad bonds	90,000 00	80,000 00	90,000 00
Southern Pacific Railroad Branch bonds	230,000 00	191,000 00	230,000 00
Territory of Arizona bonds	75,000 00	45,000 00	85,000 00
Spring Valley Water Company's shares—288.....	28,800 00	14,395 00	28,800 00
San Francisco Gaslight Company's shares—2,880.....	288,000 00	94,744 75	160,000 00
Sundry San Francisco Street Railway Compa- ny's shares—5,900	590,000 00	177,000 00	300,000 00
Sundry incorporated bank shares	590,000 00	257,000 00	400,000 00
Spring Valley Waterworks bonds	34,000 00	30,000 00	37,000 00
Totals	\$4,522,700 00	\$2,947,439 75	\$4,043,800 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the financial condition of the German Savings and Loan Society, doing business at the City and County of San Francisco, on the fourteenth day of January, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$60,000 00	Capital paid up	\$300,000 00
Other real estate	98,891 61	Reserve fund	205,000 00
Invested in stocks, bonds, and warrants	1,886,500 00	Due depositors	15,549,104 75
Loans on real estate	9,558,535 93	Interest collected	28,042 34
Loan on stocks and bonds	3,710,619 75	Dividends unpaid	1,650 00
Money on hand: (gold, \$523,- 379; specie, \$1,832 38; cur- rency, \$204,668)	729,879 38	Contingent fund	48,366 11
Furniture, fixtures, etc.	500 00		
Expenses, taxes, etc.	96 31		
Other assets	87,140 22		
Total resources	\$16,132,163 20	Total liabilities	\$16,132,163 20

STATISTICAL INFORMATION

Supplementary to the report of the German Savings and Loan Society, on the morning of January 1, 1888.

1. Number of deposit accounts open January 1, 1888.....	17,990
2. Number of deposit accounts opened during past year.....	6,730
3. Number of deposit accounts closed during past year.....	4,987
4. Amount deposited during the past year.....	\$8,859,412 98
5. Amount withdrawn during the past year.....	\$7,128,289 92
6. Amount of dividends or interest to depositors for past year.....	\$539,169 66
7. Rate per cent per annum of such dividends or interest {	Term..... $4\frac{33}{100}$ and $4\frac{50}{100}$ per ct.
	Ordinary..... $3\frac{00}{100}$ and $3\frac{75}{100}$ per ct.
8. Amount of dividends to stockholders for past year.....	\$40,000 00
9. Rate per cent per annum of same on paid up capital.....	$13\frac{1}{2}$ per cent.
10. Amount added to reserve fund during past year.....	\$25,000 00
11. Amount of gross earnings during past year.....	\$776,467 33
12. Amount of net earnings during past year.....	\$602,676 33
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	July 1, 1887.
14. What was the amount of discrepancy, if any, between the aggregate of such balance and the amount shown by the general ledger to be due depositors at same date.....	None.

SEMI-ANNUAL REPORT OF THE

HIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated April 12, 1859. Reincorporated August 30, 1864.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

MYLES D. SWEENY, President.

ROBERT J. TOBIN, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$200,000 00	Reserve fund	\$1,566,660 73
Real estate taken for debt ..	46,094 60	Due depositors	21,587,788 03
United States bonds	9,399,686 88		
Miscellaneous bonds	1,932,465 40		
Loans on real estate	10,266,433 57		
Loans on bonds	780,000 00		
Money on hand	273,052 84		
Checks	7,783 02		
Taxes, and mortgage taxes for 1887-8, apportioned to ensuing six months	84,915 18		
Interest due by mortgagors, and uncollected	28,643 94		
Interest on bonds, accrued to January 1, 1888	135,373 33		
Total resources	\$23,154,448 76	Total liabilities	\$23,154,448 76

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: Myles D. Sweeny, C. D. O'Sullivan, R. J. Tobin, Gustave Touchard, M. J. O'Connor, Joseph A. Donohoe, James R. Kelly, P. J. Donahue, and Alfred Tobin.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$5,455 51	} \$46,094 60
San Mateo	2,071 70	
San Francisco	38,567 39	
Totals	\$46,094 60	\$46,094 60

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$369,317 72	} \$17,110,722 61
Marin	50,350 25	
Napa	22,870 00	
San Mateo	295,503 75	
Santa Clara	39,025 08	
Solano	11,930 00	
Sonoma	2,000 00	
Yolo	2,200 00	
San Francisco	9,473,236 77	} \$17,110,722 61
Totals	\$10,266,433 57	

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States registered bonds, currency 6's.	\$600,000 00	\$684,942 08	\$752,200 00
United States registered bonds, 4's of 1907.	7,990,000 00	8,714,744 80	10,007,475 00
Market Street Cable Railway Company of San Francisco, first mortgage 6 per cent bonds.	1,205,000 00	1,509,767 00	1,518,300 00
Spring Valley Waterworks 4 per cent bonds.	416,000 00	422,758 40	425,880 00
Totals.	\$10,211,000 00	\$11,332,152 28	\$12,703,855 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
San José City 5 per cent bonds.	\$125,000 00	\$125,000 00	\$135,000 00
Market Street Railway Company first mortgage 6 per cent bonds.	100,000 00	105,000 00	126,000 00
Park and Ocean Railroad Company of San Francisco first mortgage 6 per cent bonds.	100,000 00	100,000 00	121,750 00
Northern Railroad first mortgage 6 per cent gold bonds.	260,000 00	250,000 00	295,100 00
Spring Valley Waterworks first mortgage 6 per cent bonds.	200,000 00	200,000 00	252,000 00
Totals.	\$785,000 00	\$780,000 00	\$929,850 00

SEMI-ANNUAL REPORT OF THE

HIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated April 12, 1859. Reincorporated August 30, 1864.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

MYLES D. SWEENEY, President.

ROBT. J. TOBIN, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$200,000 00	Reserve fund	\$1,670,969 21
Real estate taken for debt	108,079 06	Due depositors	22,371,752 09
United States bonds	8,800,982 48		
Miscellaneous bonds and stocks	2,352,073 65		
Loans on real estate	11,371,674 46		
Loans on bonds	645,000 00		
Money on hand	386,346 03		
Interest due by mortgagors, and uncollected	37,402 29		
Interest on bonds accrued to July, 1888.	141,163 33		
Total resources	\$24,042,721 30	Total liabilities	\$24,042,721 30

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: Myles D. Sweeney, M. J. O'Connor, R. J. Tobin, Gustave Touchard, Joseph A. Donohoe, James R. Kelly, Peter J. Donahue, Alfred Tobin, Hugh Dimond.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$5,847 51	\$5,847 51
San Mateo	5,000 00	5,000 00
San Francisco	97,231 55	97,231 55
Totals	\$108,079 06	\$108,079 06

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$390,813 40	\$18,952,790 77
Marin	46,060 75	
Napa	22,870 00	
San Mateo	295,500 00	
Santa Clara	57,025 08	
Solano	10,730 00	
Sonoma	8,066 50	
Yolo	2,200 00	
San Francisco	10,538,408 73	\$18,952,790 77
Totals	\$11,371,674 46	

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States registered bonds:			
Currency 6's, N. Y. Mail, July 3, 1888, ac. 127 ⁴²⁵ / ₁₀₀₀	\$600,000 00	\$680,960 42	\$764,550 00
Currency 4's, of 1907, N. Y. Telegraph, July 10, 1888, 127 ¹ / ₄	7,530,000 00	8,120,022 06	9,581,925 00
Market Street Cable Railway Company, of San Francisco, first mortgage, 6 per cent bonds, 125 ³ / ₄	1,205,000 00	1,503,612 86	1,512,275 00
Spring Valley Waterworks 6 per cent bonds, 125 ¹ / ₄	347,000 00	425,817 59	434,617 00
Spring Valley Waterworks 4 per cent bonds, 100 ³ / ₈	416,000 00	422,643 20	416,520 00
Totals	\$10,098,000 00	\$11,153,056 13	\$12,709,887 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Park and Ocean Railway Company of San Francisco, first mortgage 6 per cent bonds, 122	\$100,000 00	\$100,000 00	\$122,000 00
Northern Railroad Company, first mortgage 6 per cent gold bonds, 112 ³ / ₄	260,000 00	250,000 00	292,500 00
Spring Valley Waterworks of San Francisco, first mortgage, 6 per cent bonds, 125 ¹ / ₄	275,000 00	275,000 00	344,437 00
Alameda County 8 per cent bonds, 105	20,000 00	20,000 00	21,000 00
Totals	\$655,000 00	\$645,000 00	\$779,937 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Hibernia Savings and Loan Society, doing business at City and County of San Francisco, on the twenty-fifth day of January, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$200,000 00	Reserve fund	\$1,566,660 73
Other real estate	45,662 55	Due depositors	21,532,049 05
Invested in bonds	11,332,152 28	Interest accrued	70,672 28
Loans on real estate	10,397,958 82	Eugene Kelly & Co., New	
Loans on bonds	762,500 00	York, on account sales in	
Money on hand	384,981 97	New York of \$200,000	
Expenses	\$739 50	United States 4 per cent	
Taxes	3,195 60	registered bonds, for our	
Mortgage taxes	82,025 20	account, pending settle-	
	85,960 30	ment	100,000 00
Interest on Spring			
Valley Water-			
works 4 per cent			
bonds, accrued			
to January 1,			
1888	\$2,773 33		
Interest due by			
mortgagors, and			
uncollected	57,291 61		
	60,064 94		
Repairs to bank premises	101 20		
Total resources	\$23,269,382 06	Total liabilities	\$23,269,382 06

STATISTICAL INFORMATION

Supplementary to the report of the Hibernia Savings and Loan Society, on the morning of January 1, 1888.

1. Number of deposit accounts open January 1, 1888	33,677
2. Number of deposit accounts opened during past year	10,505
3. Number of deposit accounts closed during past year	8,200
4. Amount deposited during the past year	\$9,051,749 67
5. Amount withdrawn during the past year	\$3,547,850 74
6. Amount of dividends or interest to depositors for past year	\$729,016 62
7. Rate per cent per annum of such dividends or interest (one uniform rate to depositors)	3 $\frac{3}{4}$ per cent.
8. Amount of dividends to stockholders for past year	No stockholders.
9. Rate per cent per annum of same on paid up capital	No capital.
10. Amount added to reserve fund during past year	\$29,205 40
11. Amount of gross earnings during past year	\$989,476 10
12. Amount of net earnings during past year	\$828,347 92

SEMI-ANNUAL REPORT OF THE

HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated November 24, 1869.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

ADOLPH C. WEBER, President.

ERNEST BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$73,105 89	Capital paid in coin	\$80,000 00
United States bonds	30,000 00	Reserve fund	60,596 04
Miscellaneous bonds and stocks	318,135 42	Due depositors	2,490,023 00
Loans on real estate	2,154,248 51	Other liabilities	28,622 42
Loans on stocks, bonds, and warrants	800 00		
Loans on other securities (grain, etc.)	23,000 00		
Money on hand	16,349 99		
Due from banks and bankers	43,601 65		
Total resources	\$2,659,241 46	Total liabilities	\$2,659,241 46

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 100; the amount paid up on each share of stock is \$800.

The names of the Directors, and number of shares of stock held by each, are as follows:

Adolph C. Weber	9 shares.	W. J. Lowry	4 shares.
H. Lushsinger	4 shares.	A. H. Ryhiner	5 shares.
W. S. Keyes	9 shares.		

Total number of shares held by the Directors is 31 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$1,506,525 28	} \$5,000,000 00
Alameda	208,696 31	
San Joaquin	106,889 80	
Santa Clara	63,773 20	
Solano	66,276 67	
Marin	10,537 95	
Stanislaus	14,392 00	
Napa	14,227 70	
San Mateo	31,022 20	
Contra Costa	59,520 00	
Lan Luis Obispo	520 00	
Sacramento	19,516 85	
Santa Cruz	1,800 00	
Sonoma	19,850 55	
Colusa	30,700 00	
Totals	\$2,154,248 51	\$5,000,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds, 4 per cent, registered.....	\$30,000 00	\$30,000 00	\$37,500 00
First mortgage bonds Spring Valley Water Co..	30,000 00	30,825 00	37,500 00
First mortgage bonds Market Street Cable Rail- way Co.	105,000 00	121,810 42	134,400 00
First mortgage bonds Southern Pacific Railroad of California.....	135,000 00	135,000 00	147,100 00
Bonds of Mono County, California	29,500 00	29,500 00	29,500 00
Bonds of State of California.....	1,000 00	1,000 00	1,000 00
Totals.....	\$330,500 00	\$348,135 42	\$387,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
17 shares Union Insurance Company of San Francisco	\$1,700 00	\$800 00	\$1,700 00

AMOUNT LOANED ON OTHER SECURITIES.

Descriptions of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Pass-books of the Humboldt Society.....	\$23,000 00	\$34,307 00

SEMI-ANNUAL REPORT OF THE

HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated November 24, 1869.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

ADOLPH C. WEBER, President.

ERNEST BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$73,105 89	Capital paid in coin	\$80,000 00
Miscellaneous bonds and stocks	410,160 42	Reserve fund and profit and loss	65,000 00
Loans on real estate.....	2,097,947 14	Due depositors	2,527,121 87
Loans on stocks, bonds, and warrants	68,800 00	Other liabilities.....	40,740 34
Loans on other securities (grain, etc.)	5,500 00	Dividends	4,040 00
Money on hand	17,314 09		
Due from banks and bankers.	44,074 67		
Total resources.....	\$2,716,902 21	Total liabilities	\$2,716,902 21

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 100; the amount paid up on each share of stock is \$800.

The names of the Directors, and number of shares of stock held by each, are as follows:

Adolph C. Weber	9 shares.	W. J. Lowry	4 shares.
H. Lushinger	4 shares.	A. H. Ryhiner	5 shares.
W. S. Keyes	9 shares.		
Total number of shares held by the Directors is			31 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$1,427,213 30	} \$5,000,000 00
Alameda	186,512 14	
San Joaquin	111,259 80	
Santa Clara	52,613 40	
Solano	95,876 67	
Marin	22,451 51	
Stanislaus	14,700 00	
Napa	30,693 45	
San Mateo	25,624 70	
Contra Costa	58,210 00	
San Luis Obispo	500 00	
Sacramento	20,241 60	
Santa Cruz	2,300 00	
Sonoma	19,750 57	
Colusa	30,000 00	
Totals	\$2,097,947 14	\$5,000,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
First mortgage bonds of Spring Valley Water-works	\$30,000 00	\$30,000 00	\$37,500 00
First mortgage bonds of Market Street Cable Railway Company	105,000 00	118,660 42	131,250 00
First mortgage bonds of S. P. R. R. of California	135,000 00	135,000 00	148,500 00
First mortgage bonds of S. P. Branch Railway of California	100,000 00	100,000 00	100,000 00
First mortgage bonds of the State of California	1,000 00	1,000 00	1,000 00
First mortgage bonds of Mono County, California	25,500 00	25,500 00	25,500 00
Totals	\$396,500 00	\$410,160 42	\$443,750 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
17 shares of the Union Insurance Company of San Francisco	\$1,700 00	\$800 00	\$1,700 00
16 first mortgage bonds of the S. P. R. R. of California	16,000 00	16,000 00	18,240 00
22 first mortgage bonds of the S. P. R. R. of Arizona	22,000 00	18,000 00	23,500 00
300 shares capital stock of the Bank of California	30,000 00	} 34,000 00	77,500 00
350 shares capital stock of the San Francisco Gaslight Company	35,000 00		
Totals	\$104,700 00	\$68,800 00	\$120,940 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Pass-books of the Humboldt Savings and Loan Society	\$5,500 00	\$19,950 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the financial condition of the Humboldt Savings and Loan Society, doing business at the City and County of San Francisco, on the twelfth day of January, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$73,105 89	Capital paid up	\$80,000 00
Invested in stocks, bonds, and warrants	344,985 42	Reserve fund	60,596 04
Loans on real estate	2,126,567 73	Due depositors	2,483,443 43
Loans on stocks and bonds	800 00	Interest collected	855 96
Loans on other securities (grain, etc.)	23,000 00	Rents, exchange, etc.	144 50
Money on hand (gold, \$19-289; silver, \$180 22; currency, \$300)	19,769 22	Dividends unpaid	1,440 00
Due from banks and bankers	62,148 09	Other liabilities—(undivided profits)	23,980 62
Expenses, taxes, etc.	84 20		
Total resources	\$2,650,460 55	Total liabilities	\$2,650,460 55

STATISTICAL INFORMATION

Supplementary to the report of the Humboldt Savings and Loan Society, on the morning of January 1, 1888.

1. Number of deposit accounts open January 1, 1888.....	3,298	
2. Number of deposit accounts opened during past year.....	494	
3. Number of deposit accounts closed during past year.....	358	
4. Amount deposited during the past year.....	\$1,565,800 53	
5. Amount withdrawn during the past year.....	\$1,455,765 51	
6. Amount of dividends or interest to depositors for past year.....	\$99,001 30	
7. Rate per cent per annum of such dividends or interest { Term.....	4 $\frac{80}{100}$ per cent.	
	{ Ordinary.....	3 $\frac{60}{100}$ per cent.
8. Amount of dividends to stockholders for past year.....	\$8,000 00	
9. Rate per cent per annum of same on paid up capital.....	10 per cent.	
10. Amount added to reserve fund during past year.....	\$2,000 00	
11. Amount of gross earnings during past year.....	\$161,456 05	
12. Amount of net earnings during past year.....	\$102,503 31	
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger? Monthly, and last one on.....	Dec. 31, 1887.	
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.	

SEMI-ANNUAL REPORT OF THE

PEOPLE'S HOME SAVINGS BANK—SAN FRANCISCO.

[Incorporated May 14, 1888.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

COLUMBUS WATERHOUSE, President.

JAMES K. WILSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
United States bonds	\$70,000 00	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks ..	40,000 00	Due depositors	108,838 38
Money on hand	7,944 40		
Due from banks and bankers	83,462 89		
Furniture and fixtures	3,172 85		
Expenses and profit and loss account	4,258 24		
Total resources	\$208,838 38	Total liabilities	\$208,838 38

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$33 $\frac{1}{3}$.

The names of the Directors, and number of shares of stock held by each, are as follows:

Columbus Waterhouse	300 shares.	George Tait	600 shares.
Isaac Wyham	300 shares.	F. V. McDonald	300 shares.
J. K. Wilson	570 shares.		

Total number of shares held by the Directors is

2,070 shares.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent.	\$50,000 00	\$61,000 00	\$63,500 00
United States 4 $\frac{1}{2}$ per cent.	9,000 00	9,000 00	9,630 00
Pioneer bonds	5,000 00	5,000 00	5,500 00
Los Angeles City bonds	35,000 00	35,000 00	38,500 00
Totals	\$99,000 00	\$110,000 00	\$117,130 00

SEMI-ANNUAL REPORT OF THE

SAN FRANCISCO SAVINGS UNION.

[Incorporated June 18, 1862.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

ALBERT MILLER, President.

LOVELL WHITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$100,000 00	Capital paid in coin	\$400,000 00
Real estate taken for debt	198,040 93	Reserve fund	114,026 35
United States bonds	885,500 00	Due depositors	15,263,012 31
Miscellaneous bonds, stocks, and warrants	725,150 14	Other liabilities	38,490 62
Loans on real estate	12,159,864 78		
Loans on stocks, bonds, and warrants	1,292,490 50		
Money on hand	258,465 91		
Due from banks and bankers	195,017 02		
Furniture and fixtures	1,000 00		
Total resources	\$15,815,529 28	Total liabilities	\$15,815,529 28

DETAILS.

The amount of capital stock is \$400,000; the amount subscribed is \$400,000; the total amount actually paid in coin by stockholders for capital stock is \$400,000. The total number of shares of stock issued is 1,600; the amount paid up on each share of stock is \$250.

The names of the Directors, and number of shares of stock held by each, are as follows:

Albert Miller	80 shares.	Thomas Magee	10 shares.
Alexander Campbell, Sr.	16 shares.	Daniel E. Martin	44 shares.
John Archbald	76 shares.	Charles Pace	60 shares.
George C. Boardman	12 shares.	E. B. Pond	10 shares.
W. C. B. de Fremery	20 shares.		

Total number of shares held by the Directors is 328 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$9,888 76	} \$198,040 93
Colusa and Yolo	105,523 29	
Napa and Solano	1,000 00	
San Mateo	81,628 88	
Totals	\$198,040 93	\$198,040 93

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco.....	\$5,433,067 78
Alameda.....	1,329,964 00
Butte.....	123,500 00
Colusa.....	346,268 00
Contra Costa.....	85,850 00
Fresno.....	477,815 00
Kern.....	19,920 00
Los Angeles.....	107,826 00
Marin.....	360,303 00
Merced.....	251,333 00
Monterey.....	111,630 00
Napa.....	25,500 00
Placer.....	45,600 00
Sacramento.....	259,015 00
San Benito.....	153,093 00
San Diego.....	68,032 00
San Joaquin.....	235,100 00
San Luis Obispo.....	552,393 00
San Mateo.....	104,882 00
Santa Barbara.....	207,511 00
Santa Clara.....	184,500 00
Santa Cruz.....	2,000 00
Siskiyou.....	25,000 00
Solano.....	97,532 00
Sonoma.....	24,500 00
Stanislaus.....	570,581 00
Sutter.....	30,097 00
Tehama.....	280,322 00
Tulare.....	507,902 00
Ventura.....	60,000 00
Yolo.....	51,955 00
Yuba.....	28,573 00
Total.....	\$12,159,864 78

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States $4\frac{1}{2}$ per cent registered bonds.....	\$200,000 00	\$210,500 00	\$218,000 00
United States 4 per cent registered bonds.....	585,000 00	675,000 00	735,000 00
State, city, and county bonds of California.....	110,000 00	119,000 00	122,000 00
Bonds of quasi-public and industrial corporations.....	600,000 00	605,000 00	606,000 00
Warrants of the counties and cities of the State of California.....	5,000 00	1,150 14	5,000 00
Totals.....	\$1,500,000 00	\$1,610,650 14	\$1,686,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bonds and promissory notes of quasi-public and industrial corporations.....	\$1,164,400 00	\$959,472 50	\$1,195,110 00
Shares of capital stock of quasi-public and industrial corporations.....	1,227,400 00	333,018 00	568,887 00
Totals.....	\$2,392,800 00	\$1,292,490 50	\$1,763,997 00

SEMI-ANNUAL REPORT OF THE

SAN FRANCISCO SAVINGS UNION.

[Incorporated June 18, 1862.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

ALBERT MILLER, President.

LOVELL WHITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$100,000 00	Capital paid in coin	\$604,750 00
Real estate taken for debt....	105,330 40	Reserve fund and profit and loss	298,389 17
United States bonds	881,750 00	Due depositors	15,742,769 50
Miscellaneous bonds, stocks, and warrants	936,311 93	Dividends unpaid	4,071 62
Loans on real estate	12,871,183 76	Other liabilities, balance of sundry accounts in process of settlement.....	30,321 28
Loans on stocks, bonds, and warrants	1,384,890 50	State, city, and county taxes, balance undisbursed	23,724 60
Money on hand	191,145 61		
Due from banks and bankers ..	232,413 97		
Furniture and fixtures	1,000 00		
Total resources	\$16,704,026 17	Total liabilities	\$16,704,026 17

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$604,750; the total amount actually paid in coin by the stockholders for capital stock is \$604,750. The total number of shares of stock issued is 2,419; the amount paid up on each share of stock is \$250.

The names of the Directors, and number of shares of stock held by each, are as follows:

Albert Miller.....	120 shares.	W. C. B. de Fremery	35 shares.
Daniel E. Martin.....	66 shares.	Thomas Magee.....	20 shares.
John Archbald.....	100 shares.	Charles Pace.....	100 shares.
George C. Boardman	18 shares.	E. B. Pond	33 shares.
Jos. G. Eastland.....	60 shares.		
Total number of shares held by the Directors is			552 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Alameda	\$10,217 36
Colusa and Yolo.....	21,480 04
Napa and Solano	950 00
San Mateo	72,683 00
Total	\$105,330 40

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$5,383,900 76
Alameda	1,464,582 00
Butte	129,000 00
Colusa	407,599 00
Contra Costa	149,850 00
Fresno	458,825 00
Kern	62,120 00
Los Angeles	95,205 00
Marin	319,427 00
Mendocino	4,100 00
Merced	320,433 00
Monterey	60,735 00
Napa	25,500 00
Placer	45,600 00
Sacramento	241,040 00
San Benito	150,000 00
San Bernardino	50,000 00
San Diego	98,035 00
San Joaquin	234,900 00
San Luis Obispo	609,070 00
San Mateo	105,328 00
Santa Barbara	238,507 00
Santa Clara	189,000 00
Santa Cruz	2,000 00
Siskiyou	32,000 00
Solano	87,069 00
Sonoma	27,000 00
Stanislaus	620,041 00
Sutter	30,097 00
Tehama	281,278 00
Tulare	619,994 00
Ventura	60,000 00
Yolo	224,375 00
Yuba	44,573 00
Total	\$12,871,183 76

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States $4\frac{1}{2}$ per cent registered bonds	\$200,000 00	\$209,750 00	\$214,000 00
United States 4 per cent registered bonds	585,000 00	672,000 00	740,756 00
State, city, and county bonds of California	110,000 00	118,600 00	122,000 00
Bonds of quasi-public and industrial corporations	800,000 00	814,050 00	932,875 00
City and county warrants of the State of California	5,000 00	3,661 93	5,000 00
Totals	\$1,700,000 00	\$1,818,061 93	\$2,014,631 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
State, city, and county bonds of the State of California	\$180,000 00	\$25,000 00	\$189,000 00
Bonds and promissory notes of corporations	1,281,400 00	1,016,050 00	1,315,030 00
Shares of capital stock of corporations	1,181,700 00	343,840 50	547,677 00
Totals	\$2,643,100 00	\$1,384,890 50	\$2,051,707 00

1. Number of deposit accounts open January 1, 1888.....	13,557
2. Number of deposit accounts opened during past year.....	4,393
3. Number of deposit accounts closed during past year.....	3,560
4. Amount deposited during the past year.....	\$8,271,632 35
5. Amount withdrawn during the past year.....	\$7,858,516 42
6. Amount of dividends or interest to depositors for past year.....	\$530,214 85
7. Rate per cent per annum of such dividends or interest { Term.....	$4\frac{1}{2}\%$ per cent.
{ Ordinary.....	$3\frac{1}{2}\%$ per cent.
8. Amount of dividends to stockholders for past year.....	\$24,000 00
9. Rate per cent per annum of same on paid up capital.....	6 per cent.
10. Amount added to reserve fund during past year.....	\$9,487 30
11. Amount of gross earnings during past year.....	\$766,539 64
12. Amount of net earnings during past year.....	\$627,509 31
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	July 1, 1887.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.

SEMI-ANNUAL REPORT OF THE

SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated July 23, 1857.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the officers of the Bank.

HORACE DAVIS, President.

CYRUS W. CARMANY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$45,000 00	Capital paid in coin	\$500,000 00
Real estate taken for debt	771,070 14	Reserve fund and profit and loss	282,971 05
Miscellaneous bonds and stocks	1,298,111 35	Due depositors	3,719,881 11
Loans on real estate	1,386,063 69	Other liabilities	25,566 83
Loans on stocks, bonds, and warrants	856,728 94		
Money on hand	112,822 99		
Due from banks and bankers	54,938 54		
Furniture and fixtures	500 00		
Other assets	3,183 34		
Total resources	\$4,528,418 99	Total liabilities	\$4,528,418 99

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Horace Davis	250 shares.	James H. Goodman	326 shares.
Isaac Hyde	350 shares.	Arthur A. Smith	100 shares.
W. A. Aldrich	550 shares.	A. N. Drown	80 shares.
S. C. Bigelow	250 shares.	F. H. Woods	150 shares.
B. O. Devoe	250 shares.		
Total number of shares held by the Directors is		2,306 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$469,423 49	} \$771,070 14
Alameda	39,037 72	
Contra Costa	255,800 00	
Solano	500 00	
Santa Clara	5,000 00	
Napa	250 00	
San Mateo	1,058 93	
Totals	\$771,070 14	\$771,070 14

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$716,070 41	\$3,080,200 00
Alameda	130,727 62	
San Mateo	92,001 65	
Tulare	13,771 60	
Napa	29,772 15	
San Diego	38,009 00	
Solano	44,110 57	
Los Angeles	57,940 06	
Contra Costa	23,245 34	
Merced	52,000 00	
Santa Barbara	2,001 00	
Santa Clara	36,211 77	
Marin	17,672 63	
San Joaquin	37,000 00	
Stanislaus	28,977 95	
Butte	18,015 00	
Mendocino	18,537 00	
Sonoma	26,000 00	
Fresno	4,000 00	
Totals	\$1,386,063 69	\$3,080,200 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of the cities and counties of California..	\$132,800 00	\$110,300 00	\$113,831 00
Bonds of the Spring Valley Waterworks, Pacific Rolling Mills, Contra Costa Water- works, etc.	821,000 00	818,800 60	826,710 00
Spring Valley Waterworks and other solvent corporations stock	422,000 00	369,010 75	397,352 00
Totals	\$1,375,800 00	\$1,298,111 35	\$1,337,893 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.*

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Gas and water stocks and bonds	\$668,600 00	\$194,097 70	\$304,690 00
Bank and insurance stocks	103,075 00	67,485 00	103,909 00
Bonds of the cities and counties	49,000 00	32,600 00	49,700 00
Railroad bonds and stocks	314,000 00	246,275 00	287,100 00
Stocks and bonds and evidence of indebtedness of various solvent industrial corporations. .	377,300 00	316,271 24	377,300 00
Totals	\$1,511,975 00	\$856,728 94	\$1,122,699 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Coupons payable January 1, 1888	\$3,157 50
Balance agent account	25 84
Total	\$3,183 ³ / ₄

SEMI-ANNUAL REPORT OF THE

SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated July 23, 1857.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

HORACE DAVIS, President.

CYRUS W. CARMANY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$45,000 00	Capital paid in coin	\$500,000 00
Real estate taken for debt	674,777 05	Reserve fund and profit and loss	290,997 10
Miscellaneous bonds and stocks	1,437,892 33	Due depositors	3,810,623 84
Loans on real estate	1,403,463 78	Other liabilities	356 00
Loans on stocks, bonds, and warrants	763,102 10	Dividends unpaid	10,008 00
Money on hand	247,099 67		
Due from banks and bankers	34,561 63		
Furniture and fixtures	500 00		
Other assets	5,588 38		
Total resources	\$4,611,984 94	Total liabilities	\$4,611,984 94

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Horace Davis	250 shares.	J. H. Goodman	326 shares.
Isaac Hyde	350 shares.	A. A. Smith	100 shares.
W. A. Aldrich	550 shares.	A. N. Drown	105 shares.
S. C. Bigelow	250 shares.	F. H. Woods	150 shares.
B. O. Devoe	250 shares.		

Total number of shares held by the Directors is 2,331 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$381,480 40
Contra Costa	255,800 00
Alameda	30,687 72
Santa Clara	5,000 00
San Mateo	1,058 93
Solano	500 00
Napa	250 00
Total	\$674,777 05

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$722,393 35	\$3,508,650 00
Alameda	141,610 94	
San Mateo	67,010 55	
Tulare	13,771 60	
Napa	29,796 40	
San Diego	18,000 00	
Solano	3,793 07	
Los Angeles	117,181 34	
Contra Costa	38,511 83	
Merced	52,000 00	
Santa Barbara	12,001 00	
Santa Clara	36,160 49	
Marin	17,177 01	
San Joaquin	38,500 00	
Stanislaus	29,004 20	
Butte	18,015 00	
Mendocino	18,537 00	
Sonoma	26,000 00	
Fresno	4,000 00	
Totals	\$1,403,463 78	\$3,508,650 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of the cities and counties of California ..	\$170,700 00	\$148,200 00	\$152,084 00
Bonds of the Spring Valley Waterworks, Pacific Rolling Mills, Contra Costa Waterworks ..	928,000 00	926,119 08	936,835 00
Spring Valley Waterworks stock, and other corporations	417,000 00	363,573 25	391,412 00
Totals	\$1,115,700 00	\$1,437,892 33	\$1,480,331 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Gas and water stocks and bonds	\$519,100 00	\$391,340 50	\$432,760 00
Bank and insurance stocks	120,200 00	81,760 00	139,369 00
Bonds of cities and counties of California	56,500 00	34,700 00	57,335 00
Railroad bonds and stocks	252,000 00	161,040 00	194,600 00
Stocks and bonds of various industrial corporations	159,800 00	94,261 60	159,800 00
Totals	\$1,107,600 00	\$763,102 10	\$983,864 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Coupons payable July 1, 1888	\$5,588 33

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the financial condition of the Savings and Loan Society, doing business at City and County of San Francisco, on the eighteenth day of January, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$45,000 00	Capital paid up.....	\$500,000 00
Other real estate	766,179 02	Reserve fund.....	250,000 00
Invested in stocks, bonds, and warrants	1,363,492 17	Due depositors	3,687,099 89
Loans on real estate.....	1,395,792 72	Interest collected.....	5,985 58
Loans on stocks and bonds.....	803,498 74	Dividends unpaid	1,716 00
Money on hand, (gold, \$65,-146 50; silver, \$199 82; currency, \$70)	65,416 32	Profit and loss.....	32,984 85
Due from banks and bankers.....	34,938 54	Other liabilities.....	588 60
Furniture, fixtures, etc.....	500 00		
Expenses, taxes, etc.....	399 91		
Other assets.....	3,157 50		
Total resources.....	\$4,478,374 92	Total liabilities.....	\$4,478,374 92

STATISTICAL INFORMATION

Supplementary to the report of the Savings and Loan Society, on the morning of January 1, 1888.

1. Number of deposit accounts open January 1, 1888	3,870
2. Number of deposit accounts opened during past year	942
3. Number of deposit accounts closed during past year.....	780
4. Amount deposited during past year	\$1,893,941 07
5. Amount withdrawn during the past year.....	\$1,491,968 75
6. Amount of dividends or interest to depositors for past year.....	\$140,546 04
7. Rate per cent per annum of such dividends or interest { Term	4½ per cent.
8. Amount of dividends to stockholders for past year.....	\$50,000 00
9. Rate per cent per annum of same on paid up capital	10 per cent.
10. Amount added to reserve fund during past year.....	\$46,000 00
11. Amount of gross earnings during past year.....	\$314,923 46
12. Amount of net earnings during past year	\$275,137 17
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	March 31, 1887.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SEMI-ANNUAL REPORT OF THE

SECURITY SAVINGS BANK—SAN FRANCISCO.

[Incorporated March 2, 1871.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

WINFIELD S. JONES, Vice-President.

S. L. ABBOT, JR., Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$18,900 00	Capital paid in coin	\$150,000 00
Miscellaneous bonds and stocks	89,500 00	Due depositors	1,936,976 50
Loans on real estate	1,380,076 83	Other liabilities	120,060 88
Loans on stocks, bonds, and warrants	507,796 93		
Loans on other securities (grain, etc.)	115,000 00		
Money on hand	24,285 51		
Due from banks and bankers	65,563 26		
Furniture and fixtures	150 00		
Other assets	5,764 85		
Total resources	\$2,207,037 38	Total liabilities	\$2,207,037 38

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 1,200; the amount paid up on each share of stock is \$125.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Alvord	30 shares.	A. K. P. Harmon	10 shares.
Wm. Babcock	10 shares.	Jerome Lincoln	90 shares.
Adam Grant	20 shares.	D. O. Mills	30 shares.
S. L. Jones	65 shares.	D. C. McRuer	20 shares.
W. S. Jones	40 shares.		

Total number of shares held by the Directors is 315 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa	\$18,900 00	\$18,900 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$106,400 00	\$201,000 00
Butte	15,000 00	30,000 00
Colusa	25,000 00	62,000 00
Contra Costa	3,000 00	8,000 00
Fresno	32,500 00	90,000 00
Los Angeles	60,000 00	173,000 00
Marin	100,400 00	204,000 00
Monterey	11,000 00	20,000 00
Merced	22,500 00	60,000 00
Mendocino	28,300 00	50,000 00
Napa	15,000 00	32,000 00
Placer	5,000 00	18,000 00
San Mateo	19,000 00	36,000 00
Santa Clara	25,000 00	50,000 00
Santa Cruz	2,500 00	5,000 00
San Joaquin	56,600 00	150,000 00
San Benito	53,000 00	158,000 00
San Francisco	490,390 20	1,050,000 00
Stanislaus	51,750 00	140,000 00
Solano	42,250 00	137,000 00
Sonoma	130,800 00	317,000 00
Sutter	15,000 00	42,000 00
Tehama	50,000 00	100,000 00
Yuba	19,686 63	75,000 00
Totals	\$1,380,076 83	\$3,208,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City, county, and railroad bonds	\$60,000 00	\$60,000 00	\$60,000 00
Contra Costa Waterworks bonds	10,000 00	10,000 00	10,250 00
N. B. and M. Railroad Co.'s stock	10,000 00	9,500 00	9,250 00
S. V. Waterworks stock	5,000 00	5,000 00	5,100 00
California Wire Works bonds	5,000 00	5,000 00	5,000 00
Totals	\$90,000 00	\$89,500 00	\$89,600 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
City and county bonds	\$2,000 00	\$1,800 00	\$2,000 00
Railroad stocks and bonds	154,800 00	91,850 00	108,810 00
Water stocks and bonds	226,500 00	143,750 00	208,000 00
Bank stock	177,300 00	123,000 00	185,000 00
Gas stock	258,500 00	82,549 53	136,805 00
Insurance stock	20,000 00	14,500 00	25,500 00
Pacific Power Company stock	83,400 00	15,037 40	20,850 00
Security Savings Bank pass-books	39,036 00	11,410 00	39,036 00
California Wire Works bonds	26,000 00	23,400 00	26,000 00
San José Fruit Packing Company	5,000 00	500 00	2,500 00
Totals	\$992,536 00	\$507,796 93	\$754,601 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat	\$115,000 00	\$147,798 00
Description of "Other Assets."		Amount on Books.
Suspense accounts in process of settlement		\$5,764 85

SEMI-ANNUAL REPORT OF THE

SECURITY SAVINGS BANK—SAN FRANCISCO.

[Incorporated March 2, 1871.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

— — —, President.

L. S. ABBOT, JR., Secretary.

Resources.	Amount.	Liabilities.	Amount.
United States bonds.....	\$94,700 00	Capital paid in coin.....	\$150,000 00
Loans on real estate.....	1,546,637 50	Due depositors.....	2,031,769 52
Loans on stocks, bonds, and warrants	520,525 70	Other liabilities.....	131,975 92
Loans on other securities (grain, etc.).....	4,500 00		
Money on hand	37,038 77		
Due from banks and bankers.....	109,460 32		
Furniture and fixtures	150 00		
Other assets.....	733 15		
Total resources.....	\$2,313,745 44	Total liabilities	\$2,313,745 44

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 1,200; the amount paid up on each share of stock is \$125.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. Alvord.....	30 shares.	A. K. P. Harmon.....	10 shares.
W. Babcock.....	20 shares.	J. Lincoln.....	100 shares.
A. Grant.....	20 shares.	D. O. Mills.....	30 shares.
S. L. Jones.....	65 shares.	D. C. McRuer.....	20 shares.
W. S. Jones.....	40 shares.		

Total number of shares held by the Directors is..... 335 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$101,900 00	\$200,000 00
Butte	15,000 00	30,000 00
Colusa	25,000 00	62,000 00
Contra Costa	3,000 00	8,000 00
Fresno	56,500 00	142,000 00
Los Angeles	60,000 00	173,000 00
Marin	106,400 00	216,000 00
Monterey	11,000 00	20,000 00
Merced	22,500 00	60,000 00
Mendocino	19,300 00	36,920 00
Napa	34,000 00	60,000 00
Placer	5,000 00	18,000 00
San Francisco	630,137 50	1,330,000 00
San Mateo	19,000 00	36,000 00
Santa Clara	25,000 00	50,000 00
Santa Cruz	2,500 00	5,000 00
San Joaquin	56,600 00	150,000 00
San Benito	53,000 00	158,000 00
Stanislaus	51,750 00	140,000 00
Solano	42,250 00	137,000 00
Sonoma	121,800 00	315,000 00
Sutter	15,000 00	42,000 00
Tehama	50,000 00	100,000 00
Yuba	20,000 00	75,000 00
Totals	\$1,546,637 50	\$3,563,920 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City and county bonds	\$55,500 00	\$55,500 00	\$57,517 50
Railroad bonds	12,000 00	12,000 00	12,000 00
Contra Costa Water bonds	13,000 00	13,000 00	13,325 00
California Wire Works	5,000 00	5,000 00	5,125 00
North Beach and Mission Railroad Co. stock ..	10,000 00	9,200 00	9,000 00
Totals	\$95,500 00	\$94,700 00	\$96,967 50

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
City and county bonds	\$36,000 00	\$3,763 30	\$36,000 00
Railroad stock and bonds	162,500 00	68,850 00	86,954 00
Water stock and bonds	221,000 00	138,250 00	214,400 00
Bank stock	296,800 00	192,500 00	321,100 00
Gas and electric light stock	188,500 00	67,725 00	83,700 00
Insurance stock	20,000 00	14,000 00	25,500 00
Pacific Power Company stock	83,400 00	15,037 40	20,850 00
Security Savings Bank pass-books	39,030 00	17,500 00	39,030 00
California Wire Works bonds	6,000 00	2,900 00	6,000 00
Totals	\$1,053,230 00	\$520,525 70	\$833,534 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat	\$4,500 00	\$7,500 00
Description of the "Other Assets."		Amount on Books.
Suspense accounts in process of settlement		\$733 15

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Security Savings Bank, doing business in City and County of San Francisco, on the eleventh day of January, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$18,900 00	Capital paid up	\$150,000 00
Invested in stocks, bonds, and warrants	89,450 00	Reserve fund	114,954 55
Loans on real estate	1,384,369 50	Due depositors	1,934,028 04
Loans on stocks and bonds (bonds, \$498,459 53; stocks, \$17,637 40)	516,096 93	Interest collected	6,384 12
Loans on other securities (grain, etc.)	95,000 00	Other liabilities	3,495 96
Loans on personal security	25,000 00		
Money on hand (gold, \$16,963; silver, \$112 28; currency, \$11,687)	28,762 28		
Due from banks and bankers	45,369 11		
Furniture, fixtures, etc.	150 00		
Other assets	5,764 85		
Total resources	\$2,208,862 67	Total liabilities	\$2,208,862 67

STATISTICAL INFORMATION

Supplementary to the report of the Security Savings Bank, San Francisco, on the morning of January 1, 1888.

1. Number of deposit accounts open January 1, 1888	1,303
2. Number of deposit accounts opened during past year	276
3. Number of deposit accounts closed during past year	225
4. Amount deposited during the past year	\$1,035,910 39
5. Amount withdrawn during the past year	\$898,400 93
6. Amount of dividends or interest to depositors for past year	\$79,428 87
7. Rate per cent per annum of such dividends or interest { Term	4 $\frac{25}{100}$ per cent.
Ordinary	3 $\frac{25}{100}$ per cent.
8. Amount of dividends to stockholders for past year	\$9,750 '00
9. Rate per cent per annum of same on paid up capital	6 $\frac{50}{100}$ per cent.
10. Amount added to reserve fund during past year	
11. Amount of gross earnings during past year	\$118,893 01
12. Amount of net earnings during past year	\$84,767 51
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 31, 1887.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SEMI-ANNUAL REPORT OF THE

FRESNO LOAN AND SAVINGS BANK—FRESNO.

[Incorporated January 24, 1884.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

J. G. JAMES, President.

W. H. McKENZIE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$25,000 00	Capital paid in coin.....	\$253,300 00
Loans on real estate	460,239 47	Due depositors	240,246 29
Money on hand	22,593 27	Due banks and bankers	2,120 00
Due from banks and bankers.....	571 23	Other liabilities.....	25,152 70
Furniture and fixtures	1,563 60		
Expenses and taxes	10,503 37		
Other assets.....	348 05		
Total resources.....	\$520,818 99	Total liabilities	\$520,818 99

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$253,300; the total amount actually paid in coin by stockholders for capital stock is \$253,300. The total number of shares of stock issued is 2,533; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. G. James.....	169 shares.	P. D. Wigginton.....	400 shares.
J. R. White	85 shares.	J. A. Ewing	60 shares.
A. M. Clark	54 shares.		

Total number of shares held by the Directors is 768 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value
Fresno	\$460,239 47	\$1,500,000 00

SEMI-ANNUAL REPORT OF THE

FRESNO LOAN AND SAVINGS BANK—FRESNO.

[Incorporated January 18, 1884.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

J. G. JAMES, President.

W. H. McKENZIE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$37,000 00	Capital paid in coin	\$300,000 00
Loans on real estate	506,964 18	Due depositors	227,454 73
Money on hand	16,709 00	Due banks and bankers	30,187 50
Checks and other cash items	3,953 38	Other liabilities	15,000 00
Due from banks and bankers	990 20	Dividends unpaid	9,469 60
Furniture and fixtures	1,563 60		
Expenses and taxes	14,557 42		
Other assets (insurance)	374 05		
Total resources	\$582,111 83	Total liabilities	\$582,111 83

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. G. James	1,304 shares.	P. D. Wigginton	210 shares.
J. R. White	85 shares.	J. A. Ewing	90 shares.
Geo. Bernhard	65 shares.		

Total number of shares held by the Directors is 1,754 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$460,239 47	\$1,500,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Fresno Loan and Savings Bank, doing business at City and County of Fresno, on the seventh day of November, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$25,000 00	Capital paid up	\$241,300 00
Loans on real estate	380,305 64	Due depositors	221,234 18
Money on hand	27,003 36	Rents, exchange, etc.	193 35
Due from banks and bankers	16,487 79		
Furniture, fixtures, etc.	1,563 60		
Expenses, taxes, etc.	10,436 21		
Other assets	1,930 93		
Total resources	\$462,727 53	Total liabilities	\$462,727 53

STATISTICAL INFORMATION

Supplementary to the report of the Fresno Loan and Savings Bank, Fresno, California, on the morning of January 1, 1888.

1.	Number of deposit accounts open January 1, 1888.....		560
2.	Number of deposit accounts opened during past year		1,164
3.	Number of deposit accounts closed during past year.....		904
4.	Amount deposited during the past year.....	\$1,320,474	32
5.	Amount withdrawn during the past year.....	\$1,161,212	12
6.	Amount of dividends or interest to depositors for past year	\$2,132	27
7.	Rate per cent per annum of such dividends or interest { Term		6 per cent.
	{ Ordinary		
8.	Amount of dividends to stockholders for past year.....	\$23,076	00
9.	Rate per cent per annum of same on paid up capital		6 per cent.
10.	Amount added to reserve fund during past year		
11.	Amount of gross earnings during past year	\$35,275	33
12.	Amount of net earnings during past year	\$32,772	58
13.	As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger		Dec. 31, 1887.
14.	What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date		None.

SEMI-ANNUAL REPORT OF THE

LOS ANGELES SAVINGS BANK—LOS ANGELES.

[Incorporated April 8, 1884.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

L. C. GOODWIN, President.

W. M. CASWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks.....	\$2,700 00	Capital paid in coin	\$25,000 00
Loans on real estate	246,242 00	Reserve fund and profit and loss	13,958 46
Money on hand	6,462 45	Due depositors	250,245 96
Due from banks and bankers.....	24,143 01		
Furniture and fixtures	3,582 27		
Expenses and taxes	6,074 69		
Total resources	\$289,204 42	Total liabilities	\$289,204 42

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$25,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Isaias W. Hellman.....	451 shares.	L. C. Goodwin	50 shares.
John E. Plater	200 shares.	R. S. Baker	50 shares.
John A. Paxton.....	50 shares.		

Total number of shares held by the Directors is..... 801 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$246,242 00	\$850,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Sulphur Springs School District bonds	\$1,500 00	\$1,500 00	\$1,590 00
New Hope School District bonds	1,200 00	1,200 00	1,260 00
Totals	\$2,700 00	\$2,700 00	\$2,850 00

SEMI-ANNUAL REPORT OF THE

LOS ANGELES SAVINGS BANK—LOS ANGELES.

[Incorporated April 8, 1884.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

L. C. GOODWIN, President.

W. M. CASWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks.....	\$2,300 00	Capital paid in coin	\$25,000 00
Loans on real estate.....	245,843 00	Reserve fund and profit and loss	16,253 10
Money on hand	4,917 90	Due depositors.....	255,112 98
Checks and other cash items	619 27	Other liabilities	1,147 53
Due from banks and bankers....	36,981 41		
Furniture and fixtures	3,582 27		
Expenses and taxes	3,269 76		
Total resources.....	\$297,513 61	Total liabilities.....	\$297,513 61

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$25,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

I. W. Hellman	451 shares.	John A. Paxton	50 shares.
John E. Plater	200 shares.	L. C. Goodwin	50 shares.
R. S. Baker.....	50 shares.		

Total number of shares held by the Directors is..... 801 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Los Angeles.....	\$245,843 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
New Hope School District	\$800 00	\$800 00
Sulphur Springs School District	1,500 00	1,500 00
Totals.....	\$2,300 00	\$2,300 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Los Angeles Savings Bank, doing business at City and County of Los Angeles, on the thirtieth day of September, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$2,700 00	Capital paid up	\$25,000 00
Loans on real estate	215,268 00	Due depositors	235,169 16
Money on hand (gold, \$32,846; silver, \$75 97; currency, \$110) ..	33,031 97	Interest collected	5,968 88
Due from banks and bankers	10,000 00	Rents, exchange, etc.	75 00
Furniture, fixtures, etc.	3,582 27	Profit and loss	252 37
Expenses, taxes, etc.	1,940 85	Other liabilities	57 68
Total resources	\$266,523 09	Total liabilities	\$266,523 09

STATISTICAL INFORMATION

Supplementary to the report of the Los Angeles Savings Bank, Los Angeles, California, on the morning of January 1, 1888.

1. Number of deposit accounts open January 1, 1888	882
2. Number of deposit accounts opened during past year	1,255
3. Number of deposit accounts closed during past year	1,027
4. Amount deposited during the past year	\$222,647 00
5. Amount withdrawn during the past year	\$191,951 79
6. Amount of dividends or interest to depositors for past year	\$7,159 15
7. Rate per cent per annum of such dividends or interest { Term	5 per cent.
8. Amount of dividends to stockholders for past year	3 per cent.
9. Rate per cent per annum of same on paid up capital	\$5,000 00
10. Amount added to reserve fund during past year	10 per cent.
11. Amount of gross earnings during past year	\$23,876 63
12. Amount of net earnings during past year	\$14,096 42
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 27, 1887.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SEMI-ANNUAL REPORT OF THE

SAVINGS BANK OF SOUTHERN CALIFORNIA—LOS ANGELES.

[Incorporated January 3, 1885.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

E. F. SPENCE, President.

SAMUEL B. HUNT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$287,553 67	Capita paid in coin.....	\$20,000 00
Money on hand.....	11,881 38	Reserve fund and profit and	
Due from banks and bankers.....	16,750 64	loss.....	15,954 68
Furniture and fixtures.....	1,500 00	Due depositors.....	285,851 66
Expenses and taxes.....	4,120 65		
Total resources.....	\$321,806 34	Total liabilities.....	\$321,806 34

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. M. Elliott.....	100 shares.	John Bryson.....	100 shares.
C. N. Hasson.....	100 shares.	G. H. Bonebrake.....	100 shares.
J. C. Howes.....	100 shares.	H. Mabury.....	100 shares.
J. B. Hunt.....	100 shares.	E. F. Spence.....	100 shares.
H. L. Drew.....	100 shares.	S. B. Hunt.....	100 shares.

The total number of shares held by the Directors is..... 1,000 shares

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$285,553 67	\$883,664 00
San Bernardino.....	2,000 00	15,000 00
Totals.....	\$287,553 67	\$898,664 00

SEMI-ANNUAL REPORT OF THE

SAVINGS BANK OF SOUTHERN CALIFORNIA—LOS ANGELES.

[Incorporated January 3, 1885.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

E. F. SPENCE, President.

SAMUEL B. HUNT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$303,989 01	Capital paid in coin	\$20,000 00
Money on hand	8,059 54	Reserve fund and profit and loss	22,908 60
Due from banks and bankers ..	14,980 04	Due depositors	289,372 05
Furniture and fixtures	1,500 00		
Expenses and taxes	3,752 06		
Total resources.....	\$332,280 65	Total liabilities	\$332,280 65

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. F. Spence	100 shares.	C. N. Hasson	100 shares.
H. Maybury	100 shares.	J. M. Elliott	100 shares.
Geo. H. Bonebrake	100 shares.	John Bryson	100 shares.
Jno. B. Hunt	100 shares.	H. L. Drew	100 shares.
F. C. Howes	100 shares.	Samuel B. Hunt	100 shares.

Total number of shares held by the Directors is 1,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$300,989 01	\$962,000 00
San Bernardino	3,000 00	10,000 00
Totals	\$303,989 01	\$972,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Savings Bank of Southern California, doing business at City and County of Los Angeles, on the first day of October, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$249,723 67	Capital paid up.....	\$20,000 00
Money on hand (gold, \$1,825; silver, \$476 46; currency, \$318).....	2,619 46	Reserve fund.....	5,000 00
Due from banks and bankers ..	34,015 94	Due depositors	257,967 33
Furniture, fixtures, etc.....	1,500 00	Interest collected.....	6,435 22
Expenses, taxes, etc.....	1,543 48		
Total resources.....	\$289,402 55	Total liabilities.....	\$289,402 55

STATISTICAL INFORMATION

Supplementary to the report of the Savings Bank of Southern California, on the morning of January 1, 1888.

1. Number of deposit accounts open January 1, 1888	965
2. Number of deposit accounts opened during past year	1,344
3. Number of deposit accounts closed during past year	991
4. Amount deposited during the past year	\$750,801 00
5. Amount withdrawn during the past year	\$631,464 70
6. Amount of dividends or interest to depositors for past year	\$8,192 08
7. Rate per cent per annum of such dividends or interest { Term	5 per cent.
Ordinary	3 $\frac{3}{4}$ per cent.
8. Amount of dividends to stockholders for past year	\$4,000 00
9. Rate per cent per annum of same on paid up capital	4 per cent.
10. Amount added to reserve fund during past year	\$3,000 00
11. Amount of gross earnings during past year	\$25,743 89
12. Amount of net earnings during past year	\$7,000 00
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 31, 1887.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SEMI-ANNUAL REPORT OF THE

BANK OF MENDOCINO.

[Incorporated September 14, 1870.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

EUGENE BROWN, President.

WILLIAM HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$3,571 45	Reserve fund and profit and loss	\$19,537 28
Loans on real estate	328,472 03	Due depositors	404,816 23
Loans on personal security (including overdrafts)	2,043 35		
Money on hand	21,391 12		
Due from banks and bankers	67,875 56		
Furniture and fixtures	1,000 00		
Total resources	\$424,353 51	Total liabilities	\$424,353 51

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: James Townsend, Jerome B. Ford, Augustus Heeser, Ruel Stickney, Charles W. Denslow, William Heeser, Eugene Brown.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$3,571 45	\$6,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$293,268 27	\$575,000 00
Alameda	16,001 95	40,000 00
Humboldt	19,201 81	35,000 00
Totals	\$328,472 03	\$650,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF MENDOCINO.

[Incorporated September 14, 1870.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

EUGENE BROWN, President.

WILLIAM HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$400 00	Reserve fund and profit and loss	\$37,312 77
Loans on real estate	391,316 12	Due depositors	422,678 17
Loans on personal security (including overdrafts)	26 25		
Money on hand	12,727 89		
Due from banks and bankers	54,520 68		
Furniture and fixtures	1,000 00		
Total resources	\$459,990 94	Total liabilities	\$459,990 94

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: Jerome B. Ford, Augustus Heeser, Ruel Stickney, Henry H. Jarvis, Charles W. Denslow, Eugene Brown, Wm. Heeser.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$400 00	\$400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$354,445 84	\$650,000 00
Alameda	16,319 10	40,000 00
Humboldt	20,551 18	35,000 00
Totals	\$391,316 12	\$725,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Mendocino, doing business at Mendocino, County of Mendocino, on the twenty-sixth day of May, 1888, at the close of business:

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$400 00	Reserve fund	\$13,277 57
Loans and discounts	378,626 97	Due depositors	424,720 93
Cash balance	21,325 83	Interest collected	4,026 59
Due from banks and bankers	45,775 94	Profit and loss	11,379 34
Furniture, fixtures, etc.	1,000 00		
Expenses, taxes, etc.	6,067 23		
Other assets	208 46		
Total resources	\$453,404 43	Total liabilities	\$453,404 43

STATISTICAL INFORMATION

Supplementary to the report of the Bank of Mendocino, on the morning of January 1, 1888.

1. Number of deposit accounts open January 1, 1888	673
2. Number of deposit accounts opened during past year	312
3. Number of deposit accounts closed during past year	159
4. Amount deposited during the past year (inclusive of dividends credited) ..	\$276,208 95
5. Amount withdrawn during the past year (inclusive of fees charged)	\$185,565 81
6. Amount of dividends or interest to depositors for past year	\$16,971 85
7. Rate per cent per annum of such dividends or interest {	\$294 01 paid to depositors on settlements be- fore regular div- idend accrued, at rate of
	3 per cent.
	On all other dividends, at the ordinary rate of
	5 per cent.
8. Amount of dividends to stockholders for past year }	No capital stock.
9. Rate per cent per annum of same on paid up capital }	
10. Amount added to reserve fund during past year	\$893 25
11. Amount of gross earnings during past year	\$30,311 00
12. Amount of net earnings during past year	\$20,638 75
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 31, 1887.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	\$127 94

SEMI-ANNUAL REPORT OF THE

MERCED SECURITY SAVINGS BANK—MERCED.

[Incorporated March 11, 1875.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

G. H. FANCHER, President.

W. W. WESTBAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,473 71	Capital paid in coin	\$60,000 00
Real estate taken for debt	1,625 00	Reserve fund and profit and loss	33,806 53
Loans on real estate	414,830 37	Due depositors	464,320 19
Loans on other securities (grain, etc.)	51,210 75		
Money on hand	46,657 20		
Due from banks and bankers	31,018 58		
Furniture and fixtures	2,311 11		
Total resources	\$558,126 72	Total liabilities	\$558,126 72

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. A. Aldrich	810 shares.	J. K. Law	20 shares.
G. H. Fancher	300 shares.	H. N. Rucker	5 shares.
L. R. Fancher	138 shares.	J. W. Mitchell	10 shares.
Arthur A. Smith	140 shares.		

Total number of shares held by the Directors is 1,423 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno	\$1,625 00	\$2,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced	\$339,972 47	\$754,237 03
Fresno	15,968 97	
Tulare	26,660 91	
Modesto	26,297 79	
Mariposa	5,930 23	
Totals	\$414,830 37	\$754,237 03

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts on wheat.....	\$40,794 65	\$53,550 00
Warehouse receipts on wool.....	6,240 00	9,600 00
Loans on corn.....	371 00	1,000 00
Deposit this bank.....	3,805 10	3,805 10
Totals.....	\$51,210 75	\$67,955 10

SEMI-ANNUAL REPORT OF THE

MERCED SECURITY SAVINGS BANK—MERCED.

[Incorporated November 11, 1875.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

G. H. FANCHER, President.

W. W. WESTBAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$10,543 71	Capital paid in coin.....	\$75,000 00
Loans on real estate.....	428,323 22	Reserve fund and profit and loss.....	24,741 91
Loans on other securities (grain, etc.).....	48,186 38	Due depositors.....	409,595 97
Money on hand.....	6,890 80	Other liabilities (taxes).....	2,000 00
Checks and other cash items.....	2,105 06		
Due from banks and bankers.....	12,957 35		
Furniture and fixtures.....	2,331 36		
Total resources.....	\$511,337 88	Total liabilities.....	\$511,337 88

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$75,000; the total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. A. Aldrich.....	810 shares.	H. N. Rucker.....	5 shares.
G. H. Fancher.....	300 shares.	J. H. Mitchell.....	10 shares.
L. R. Fancher.....	138 shares.	B. H. Deane.....	5 shares.
Arthur A. Smith.....	140 shares.	W. H. Turner.....	50 shares.
J. K. Law.....	20 shares.		

Total number of shares held by the Directors is.....1,478 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno.....	\$15,487 50	\$978,552 00
Stanislaus.....	27,588 00	
Tulare.....	24,020 00	
Merced.....	355,505 22	
Mariposa.....	5,722 50	
Totals.....	\$428,323 22	\$978,552 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse.....	\$32,015 41	\$36,800 00
Wool in warehouse.....	5,831 93	7,185 00
Loans on coin.....	200 27	1,000 00
Loans on deposits, this bank.....	10,138 77	10,138 77
Totals.....	\$48,186 38	\$55,123 77

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Merced Security and Savings Bank, doing business at Merced, County of Merced, on the twenty-sixth day of September, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$10,473 71	Capital paid up.....	\$60,000 00
Other real estate.....	10,649 36	Reserve fund.....	27,924 00
Invested in stocks, bonds, and warrants.....	7,406 89	Due depositors.....	437,369 47
Loans on real estate.....	428,764 93	Interest collected.....	1,495 28
Loans on stocks and bonds.....	588 27	Rents, exchange, etc.....	498 66
Loans on other securities (grain, etc.).....	42,539 97	Other liabilities.....	744 75
Money on hand (gold, \$9,225; silver, \$585 44; currency, \$243).....	10,053 44		
Due from banks and bankers.....	13,196 09		
Furniture, fixtures, etc.....	2,311 11		
Expenses, taxes, etc.....	1,195 14		
Other assets.....	853 25		
Total resources.....	\$528,032 16	Total liabilities.....	\$528,032 16

STATISTICAL INFORMATION

Supplementary to the report of the Merced Security Savings Bank, on the morning of January 1, 1888.

1. Number of deposit accounts open January 1, 1888.....	462	
2. Number of deposit accounts opened during past year.....	82	
3. Number of deposit accounts closed during past year.....	72	
4. Amount deposited during the past year.....	\$1,113,083 88	
5. Amount withdrawn during the past year.....	\$1,110,241 36	
6. Amount of dividends or interest to depositors for past year.....	\$14,953 04	
7. Rate per cent per annum of such dividends or interest { Term.....	5 per cent.	
	{ Ordinary.....	
8. Amount of dividends to stockholders for past year.....	\$3,000 00	
9. Rate per cent per annum of same on paid up capital.....	5 per cent.	
10. Amount added to reserve fund during past year.....	\$10,487 89	
11. Amount of gross earnings during past year.....	\$40,879 49	
12. Amount of net earnings during past year.....	\$28,440 93	
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	June 1, 1888.	
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.	

SEMI-ANNUAL REPORT OF THE

OAKLAND BANK OF SAVINGS.

[Incorporated August 13, 1867.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

E. C. SESSIONS, President.

W. W. GARTHWAITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$105,000 00	Capital paid in coin	\$475,000 00
Real estate taken for debt	13,679 05	Reserve fund and profit and loss	25,000 00
Miscellaneous bonds and stocks	1,132,500 07	Due depositors	2,826,048 59
Loans on real estate	1,261,524 02		
Loans on stocks, bonds, and warrants	271,300 00		
Loans on other securities (grain, etc.)	2,360 00		
Loans on personal security	238,108 88		
Money on hand	121,059 96		
Due from banks and bankers	179,016 61		
Furniture and fixtures	1,500 00		
Total resources	\$3,326,048 59	Total liabilities	\$3,326,048 59

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$950,000; the total amount actually paid in coin by stockholders for capital stock is \$475,000. The total number of shares of stock issued is 9,500; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. A. Aldrich	435 shares.	W. E. Miller	225 shares.
F. Blake	42½ shares.	Samuel Merritt	700 shares.
R. E. Cole	65 shares.	H. Rogers	100 shares.
E. A. Haines	625 shares.	E. C. Sessions	240 shares.
Israel Lawton	10 shares.		
Total number of shares held by the Directors is			2,442½ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$13,679 05	\$15,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$1,025,049 02	\$2,000,000 00
Contra Costa	76,300 00	150,000 00
Fresno	43,500 00	100,000 00
San Joaquin	1,250 00	15,000 00
Tehama	6,000 00	66,000 00
Tulare	54,225 00	135,000 00
Solano	4,000 00	10,000 00
Colusa	26,200 00	60,000 00
Sonoma	25,000 00	65,000 00
Totals	\$1,261,524 02	\$2,601,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of counties and other municipal corporations	\$465,840 00	\$465,840 00	} \$1,160,000 00
Bonds and stocks of other solvent corporations	643,400 00	634,607 50	
General premium account		32,052 57	
Totals	\$1,109,240 00	\$1,132,500 07	\$1,160,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Capital stock and bonds of various solvent corporations, such as banks, insurance corporations, etc.	\$404,600 00	\$271,300 00	\$388,350 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Savings account pass-books	\$2,360 00	\$8,850 00

SEMI-ANNUAL REPORT OF THE

OAKLAND BANK OF SAVINGS.

[Incorporated August 13, 1867.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

E. C. SESSIONS, President.

W. W. GARTHWAITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$105,000 00	Capital paid in coin	\$475,000 00
Real estate taken for debt	13,155 85	Reserve fund and profit and loss	25,000 00
Miscellaneous bonds and stocks	1,269,882 72	Due depositors	2,945,854 17
Loans on real estate	1,166,690 67		
Loans on stocks, bonds, and warrants	363,450 00		
Loans on other securities (grain, etc.)	5,200 00		
Loans on personal security (including overdrafts)	258,684 60		
Money on hand	85,424 00		
Checks and other cash items	39,459 32		
Due from banks and bankers	137,407 01		
Furniture and fixtures	1,500 00		
Total resources	\$3,445,854 17	Total liabilities	\$3,445,854 17

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$950,000; the total amount actually paid in coin by stockholders for capital stock is \$475,000. The total number of shares of stock issued is 9,500; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. A. Aldrich	435 shares.	Samuel Merritt	700 shares.
J. S. Drum	50 shares.	E. W. Playter	10 shares.
W. R. Davis	15 shares.	H. Rogers	100 shares.
E. A. Haines	650 shares.	E. C. Sessions	240 shares.
W. E. Miller	200 shares.		

Total number of shares held by the Directors is 2,400 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$13,155 85	\$15,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$971,515 67	\$2,000,000 00
Contra Costa	76,300 00	150,000 00
Colusa	26,200 00	60,000 00
Fresno	43,000 00	100,000 00
San Joaquin	1,250 00	15,000 00
Solano	36,600 00	75,000 00
Tehama	6,000 00	66,000 00
Tulare	5,825 00	15,000 00
Totals	\$1,166,690 67	\$2,481,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of counties and municipal corporations of California	\$652,940 00	\$652,940 00	} \$1,320,000 00
Bonds and stocks of other solvent corporations	604,350 00	597,712 50	
General premium account		19,230 22	
Totals	\$1,257,290 00	\$1,269,882 72	\$1,320,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Capital stock and bonds of various corporations, such as banks, insurance companies, etc.	\$493,000 00	\$363,450 00	\$461,600 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Savings account pass-books	\$5,200 00	\$5,300 00

SEMI-ANNUAL REPORT OF THE

UNION SAVINGS BANK OF OAKLAND.

[Incorporated May 26, 1869.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

J. WEST MARTIN, President.

A. E. H. CRAMER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$54,637 50	Capital paid in coin	\$200,000 00
Real estate taken for debt	2,519 65	Reserve fund and profit and loss	114,892 00
United States bonds	1,788 75	Due depositors	1,959,335 19
Miscellaneous bonds and stocks	63,319 91	Other liabilities	30,380 65
Loans on real estate	1,895,339 05		
Loans on stocks, bonds, and warrants	59,820 00		
Loans on personal security (including overdrafts)	9,051 10		
Money on hand	29,102 40		
Due from banks and bankers	163,494 02		
Furniture and fixtures	3,800 00		
Interest accrued	21,362 65		
Other assets	372 81		
Total resources	\$2,304,607 84	Total liabilities	\$2,304,607 84

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Martin	69 shares.	S. Huff	83 shares.
R. W. Kirkham	75 shares.	A. A. Moore	31 shares.
Hiram Tubbs	247 shares.	Thos. Prather	20 shares.
R. S. Farrelly	130 shares.	W. G. Henshaw	166 shares.
C. E. Palmer	25 shares.	H. J. Dingee	166 shares.

Total number of shares held by the Directors is 1,012 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$2,519 65	\$2,519 65

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$1,669,535 05	\$3,360,432 75
Contra Costa	138,767 00	277,534 00
Ventura	19,537 00	39,074 00
Solano	16,000 00	32,000 00
San Joaquin County	18,000 00	36,000 00
Stanislaus	30,000 00	60,000 00
Napa	3,500 00	7,000 00
Totals	\$1,895,339 05	\$3,812,040 75

SAVINGS BANKS.

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AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Contra Costa County bonds	\$7,000 00	\$7,357 00	\$7,357 00
Oregon Railroad and Navigation bonds	18,000 00	19,282 50	19,282 50
Temescal School District bonds	9,600 00	10,110 00	10,110 00
Red Bluff School District bonds	25,000 00	26,570 41	26,570 41
Totals	\$59,600 00	\$63,319 91	\$63,319 91

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
300 shares Spring Valley Waterworks	\$30,000 00	\$20,000 00	\$30,750 00
200 shares Spring Valley Waterworks	20,000 00	15,000 00	20,500 00
250 shares San Francisco Gaslight Company ..	25,000 00	7,820 00	14,250 00
300 shares Contra Costa Water Company	30,000 00	17,000 00	30,000 00
Totals	\$105,000 00	\$59,820 00	\$95,500 00

SEMI-ANNUAL REPORT OF THE

UNION SAVINGS BANK—OAKLAND.

[Incorporated May 26, 1869.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

J. WEST MARTIN, President.

A. E. H. CRAMER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$54,637 50	Capital paid in coin	\$300,000 00
Real estate taken for debt	2,214 61	Reserve fund and profit and loss	13,798 44
United States bonds	1,788 75	Due depositors	2,182,461 18
Miscellaneous bonds and stocks	95,496 51	Other liabilities	46,608 68
Loans on real estate	2,106,882 80	Dividends unpaid	9,504 00
Loans on stocks, bonds, and warrants	52,500 00		
Money on hand	45,496 82		
Due from banks and bankers ..	159,546 63		
Furniture and fixtures	3,800 00		
Other assets	30,008 68		
Total resources	\$2,552,372 30	Total liabilities	\$2,552,372 30

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Martin	103 shares.	S. Huff	115 shares.
R. W. Kirkham	112 shares.	Thos. Prather	30 shares.
Hiram Tubbs	370 shares.	A. A. Moore	46 shares.
William J. Dingee	285 shares.	C. E. Palmer	22 shares.
W. G. Henshaw	287 shares.	Remi Chabot	100 shares.
R. S. Farrelly	195 shares.		
Total number of shares held by the Directors is		1,665 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$2,214 61	\$2,214 61

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$1,865,778 80	\$3,761,566 28
Contra Costa	127,767 00	255,534 00
Ventura	19,537 00	39,074 00
Solano	40,800 00	81,600 00
San Joaquin	18,000 00	36,000 00
Stanislaus	30,000 00	60,000 00
Napa	3,500 00	7,000 00
Tulare	1,500 00	3,000 00
Totals	\$2,106,882 80	\$4,243,774 28

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
4 Contra Costa County bonds	\$4,000 00	\$4,204 00	\$4,204 00
18 Oregon Railroad and Navigation Company bonds	18,000 00	19,282 50	19,282 50
96 Temescal School District bonds	9,600 00	10,089 60	10,089 60
25 Red Bluff School District bonds	25,000 00	26,570 41	26,570 41
35 Contra Costa Water Company bonds	35,000 00	35,350 00	35,350 00
Totals	\$91,600 00	\$95,496 51	\$95,496 51

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
500 shares Spring Valley Waterworks	\$50,000 00	\$35,000 00	\$62,500 00
2 shares Shasta County bonds	1,000 00	500 00	1,000 00
25 shares Contra Costa Water Company	25,000 00	17,000 00	25,687 50
Totals	\$76,000 00	\$52,500 00	\$89,187 50

SEMI-ANNUAL REPORT OF THE

SACRAMENTO BANK.

[Incorporated January 28, 1875.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

W. P. COLEMAN, President.

ED. R. HAMILTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,000 00	Capital paid in coin	\$250,000 00
Real estate taken for debt	32,982 84	Reserve fund and profit and loss	66,652 08
Miscellaneous bonds and stocks	100 00	Due depositors	2,306,500 93
Loans on real estate	2,563,023 20	Other liabilities	133,180 42
Money on hand	98,109 87		
Due from banks and bankers ..	19,908 79		
Expenses	22,208 73		
Total resources	\$2,756,333 43	Total liabilities	\$2,756,333 43

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. P. Coleman	705 shares.	F. R. Dray	350 shares.
P. Scheld	1,348 shares.	F. Birdsall	52 shares.
M. E. Ross	800 shares.		
Total number of shares held by the Directors is			3,255 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Solano	\$1,149 25	\$1,150 00
Sacramento	5,978 17	5,980 00
Calaveras	1,200 00	1,500 00
San Joaquin	8,733 27	12,000 00
Butte	15,922 15	35,000 00
Totals	\$32,982 84	\$55,630 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Amador	\$4,620 00	\$8,000 00
Butte	26,636 00	50,000 00
Colusa	439,048 00	800,000 00
Calaveras	7,300 00	13,000 00
El Dorado	8,075 00	15,000 00
Fresno	300,404 00	550,000 00
Merced	160,574 20	300,000 00
Mariposa	3,000 00	5,500 00
Napa	12,500 00	22,000 00
Placer	88,503 00	150,000 00
Stanislaus	675,234 00	1,200,000 00
Sacramento	394,999 00	700,000 00
Solano	84,486 00	150,000 00
Sutter	52,530 00	90,000 00
Nevada	5,500 00	10,000 00
San Joaquin	50,226 00	90,000 00
Tehama	27,507 00	50,000 00
Tulare	128,832 00	225,000 00
Yuba	10,000 00	18,000 00
Yolo	71,849 00	125,000 00
Lassen	11,200 00	20,000 00
Totals	\$2,563,023 20	\$4,591,500 00

AMOUNT INVESTED IN BONDS, STOCKS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Railroad bonds	\$5,000 00	\$100 00	\$4,250 00

SEMI-ANNUAL REPORT OF THE

SACRAMENTO BANK.

[Incorporated January 28, 1875.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

WM. P. COLEMAN, President.

ED. R. HAMILTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,000 00	Capital paid in coin	\$250,000 00
Real estate taken for debt....	31,955 40	Reserve fund and profit and loss	123,190 10
Miscellaneous bonds and stocks	100 00	Due depositors	2,391,924 93
Loans on real estate	2,541,254 52	Due banks and bankers	573 74
Money on hand	199,109 98	Other liabilities, interest, etc..	58,954 71
Due from banks and bankers ..	9,561 59		
Expenses and taxes	22,661 99		
Total resources	\$2,824,643 48	Total liabilities	\$2,824,643 48

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. P. Coleman.....	705 shares.	F. Birdsall.....	52 shares.
P. Scheld.....	1,348 shares.	F. R. Dray.....	350 shares.
M. E. Ross.....	800 shares.		

Total number of shares held by the Directors is..... 3,255 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Solano.....	\$1,149 25	\$1,150 00
Sacramento.....	4,950 73	5,000 00
Calaveras.....	1,200 00	1,500 00
San Joaquin.....	8,733 27	12,000 00
Butte.....	15,922 15	35,000 00
Totals.....	\$31,955 40	\$54,650 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento.....	\$364,150 25	\$700,000 00
Placer.....	61,364 82	120,000 00
Nevada.....	10,500 00	18,000 00
Stanislaus.....	635,799 49	1,100,000 00
Tulare.....	237,389 27	450,000 00
Fresno.....	224,731 27	400,000 00
Merced.....	169,139 00	300,000 00
Solano.....	85,657 67	150,000 00
Colusa.....	438,295 11	800,000 00
San Joaquin.....	93,709 00	170,000 00
Sutter.....	38,330 00	70,000 00
Tehama.....	23,947 88	45,000 00
Butte.....	41,675 00	75,000 00
Yolo.....	71,849 41	130,000 00
Yuba.....	10,000 00	17,000 00
Tuolumne.....	875 00	1,600 00
Mariposa.....	3,000 00	5,500 00
Kern.....	7,000 00	12,000 00
El Dorado.....	8,090 70	15,000 00
Amador.....	7,300 00	13,000 00
Calaveras.....	7,150 65	12,000 00
Napa.....	1,300 00	2,500 00
Totals.....	\$2,541,254 52	\$4,606,600 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Railroad bonds.....	\$5,000 00	\$100 00	\$4,250 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Sacramento Bank, doing business at City and County of Sacramento, on the eighth day of December, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,000 00	Capital paid up	\$250,000 00
Other real estate	32,335 65	Reserve fund	54,384 05
Invested in stocks, bonds, and warrants	100 00	Due depositors	2,310,149 77
Loans on real estate	2,466,696 27	Interest collected	114,776 73
Money on hand (gold, \$159,140; silver, \$315 24; currency, \$905)	160,360 24	Rents, exchange, etc.	4,383 03
Due from banks and bankers	59,190 97	Dividends unpaid	250 00
Expenses, taxes, etc.	18,474 18	Profit and loss	14,013 73
		Other liabilities	200 00
Total resources	\$2,748,157 31	Total liabilities	\$2,748,157 31

STATISTICAL INFORMATION

Supplementary to the report of the Sacramento Bank, on the morning of January 1, 1888.

1. Number of deposit accounts open January 1, 1888	2,922
2. Number of deposit accounts opened during past year	901
3. Number of deposit accounts closed during past year	639
4. Amount deposited during the past year	\$1,203,568 00
5. Amount withdrawn during the past year	\$958,577 00
6. Amount of dividends or interest to depositors for past year	\$90,249 00
7. Rate per cent per annum of such dividends or interest { Term	5 per cent.
8. Amount of dividends to stockholders for past year	Ordinary
9. Rate per cent per annum of same on paid up capital	3 $\frac{7}{10}$ per cent.
10. Amount added to reserve fund during past year	5 per cent.
11. Amount of gross earnings during past year	None.
12. Amount of net earnings during past year	\$199,020 00
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	\$156,358 00
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	April 1, 1888.
	\$100 00

SEMI-ANNUAL REPORT OF THE

PEOPLE'S SAVINGS BANK—SACRAMENTO.

[Incorporated May 23, 1879.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

WM. BECKMAN, President.

WM. F. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,220 00	Capital paid in coin.....	\$225,237 10
Real estate taken for debt	3,802 65	Reserve fund and profit and loss	32,630 32
Loans on real estate.....	599,432 73	Due depositors.....	381,964 51
Money on hand.....	31,379 31	Other liabilities.....	10,609 60
Due from banks and bankers.....	2,129 34		
Furniture and fixtures.....	2,477 50		
Total resources.....	\$650,441 53	Total liabilities.....	\$650,441 53

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$409,522; the total amount actually paid in coin by stockholders for capital stock is \$225,237 10. The total number of shares of stock issued is 409,522; the amount paid up on each share of stock is 55 cents.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Beckman.....	57,905 shares.	Samuel Gottlieb.....	1,131 shares.
John L. Huntoon.....	50,986 shares.	G. M. Hayton.....	6,498 shares.
E. J. Croly.....	4,119 shares.	E. C. Atkinson.....	221 shares.
Wm. Johnston.....	1,056 shares.		

Total number of shares held by the Directors is.....121,916 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Colusa	\$1,427 65
Sacramento.....	2,375 00
Total	\$3,802 65

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$187,745 11	\$338,960 00
Washoe, Nevada.....	75,475 00	130,600 00
Placer	45,271 52	102,400 00
Tehama	64,287 00	148,900 00
Sutter	23,465 00	52,360 00
Sacramento.....	172,239 10	360,748 00
El Dorado.....	5,600 00	16,430 00
Butte	8,000 00	20,800 00
Amador	1,500 00	3,100 00
Yolo.....	6,000 00	10,000 00
Solano.....	2,500 00	20,000 00
Tulare.....	2,650 00	9,200 00
San Joaquin.....	4,700 00	8,600 00
Totals	\$599,432 73	\$1,222,098 00

SEMI-ANNUAL REPORT OF THE

PEOPLE'S SAVINGS BANK—SACRAMENTO.

[Incorporated May 23, 1879.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

WM. BECKMAN, President.

WM. F. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,220 00	Capital paid in coin	\$225,237 10
Real estate taken for debt.	3,802 56	Reserve fund and profit and loss	51,305 35
Loans on real estate	652,358 74	Due depositors	408,337 41
Money on hand	36,651 65	Due banks and bankers	17,862 81
Furniture and fixtures	2,477 50	Dividends unpaid	3,767 87
Total resources	\$706,510 54	Total liabilities	\$706,510 54

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$409,522; the total amount actually paid in coin by stockholders for capital stock is \$225,237 10. The total number of shares of stock issued is 409,522; the amount paid up on each share of stock is 55 cents.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Beckman	57,905 shares.	Geo. M. Hayton	6,498 shares.
John L. Huntoon	45,982 shares.	Sam'l Gottlieb	1,131 shares.
E. J. Croly	4,119 shares.	E. C. Atkinson	221 shares.
Wm. Johnston	1,056 shares.		
Total number of shares held by the Directors is		116,912 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$1,427 65	} \$3,802 65
Sacramento	2,375 00	
Totals	\$3,802 65	\$3,802 65

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$195,745 11	\$367,160 00
Washoe, Nevada	73,175 00	130,600 00
Placer	45,271 52	106,000 00
Tehama	33,193 00	75,000 00
Sutter	23,465 00	52,360 00
Sacramento	250,357 11	523,672 00
El Dorado	5,600 00	16,430 00
Butte	8,000 00	20,800 00
Amador	1,500 00	3,100 00
Yolo	6,000 00	10,000 00
Solano	2,500 00	20,100 00
Tulare	2,852 00	9,300 00
San Joaquin	4,700 00	8,600 00
Totals	\$652,358 74	\$1,343,122 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the People's Savings Bank, doing business at City and County of Sacramento, on the ninth day of December, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,220 00	Capital paid up	\$225,237 10
Other real estate	3,802 65	Reserve fund	23,817 22
Loans on real estate	592,883 73	Due depositors	359,605 15
Money on hand (gold, \$28,052; silver, \$1,420 60; currency, \$268 25)	29,740 85	Due banks and bankers	1,212 18
Due from banks and bankers	1,520 26	Interest collected	24,324 33
Furniture, fixtures, etc.	2,477 50	Rents, exchange, etc.	534 55
Expenses, taxes, etc.	3,987 00	Dividends unpaid	3,913 63
		Profit and loss	6,987 83
Total resources	\$645,631 99	Total liabilities	\$645,631 99

STATISTICAL INFORMATION

Supplementary to the report of the People's Savings Bank of Sacramento, on the morning of January 1, 1888.

1. Number of deposit accounts open January 1, 1888	1,750
2. Number of deposit accounts opened during past year	273
3. Number of deposit accounts closed during past year	176
4. Amount deposited during the past year	\$567,980 82
5. Amount withdrawn during the past year	\$41,638 34
6. Amount of dividends or interest to depositors for past year	\$13,816 84
7. Rate per cent per annum of such dividends or interest { Term	6 per cent.
8. Amount of dividends to stockholders for past year	4½ per cent.
9. Rate per cent per annum of same on paid up capital	\$13,498 74
10. Amount added to reserve fund during past year	6 per cent.
11. Amount of gross earnings during past year	\$4,700 56
12. Amount of net earnings during past year	\$48,945 72
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	\$33,405 32
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	Dec. 15, 1887.
	None.

SEMI-ANNUAL REPORT OF THE

SANTA CRUZ BANK OF SAVINGS AND LOAN—SANTA CRUZ.

[Incorporated March, 1870.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

P. B. FAGEN, President.

F. G. MENEFEE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$20,000 00
Loans on real estate	259,681 54	Reserve fund and profit and loss	12,388 13
Loans on stocks, bonds, and warrants	10,600 00	Due depositors	282,954 83
Money on hand	38,061 42		
Furniture and fixtures	1,000 00		
Total resources	\$315,342 96	Total liabilities	\$315,342 96

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000; the total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Chace	1 share.	P. O. Jordan	45 shares.
P. B. Fagen	129 shares.	Wm. Effey	10 shares.
H. Willey	100 shares.	O. J. Kron	40 shares.
L. Schwartz	50 shares.		

Total number of shares held by the Directors is..... 375 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Mateo	\$20,900 00
Monterey	26,670 00
Ventura	15,630 34
Washington Territory	12,000 00
Santa Cruz	184,481 20
Total	\$259,681 54

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
266 shares Bank of Santa Cruz	\$10,600 00	\$10,600 00	\$13,300 00

SEMI-ANNUAL REPORT OF THE

SANTA CRUZ BANK OF SAVINGS AND LOAN—SANTA CRUZ.

[Incorporated March, 1870.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

J. H. LOGAN, President.

F. G. MENEFEE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$20,000 00
Real estate taken for debt.....	824 54	Reserve fund and profit and loss	15,997 41
Miscellaneous bonds and stocks	8,640 00	Due depositors	321,270 09
Loans on real estate	310,336 72		
Money on hand	30,466 24		
Furniture and fixtures	1,000 00		
Total resources	\$357,267 50	Total liabilities	\$357,267 50

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is \$1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Logan	41 shares.	B. F. Porter	35 shares.
P. B. Fagen	129 shares.	Richard Thompson	21 shares.
L. Schwartz	96 shares.	Jas. D. Phelan	5 shares.
J. D. Chace	1 share.		

Total number of shares held by the Directors is 328 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$824 54	\$1,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Santa Cruz	\$224,906 72
San Mateo	21,000 00
Monterey	26,670 00
Ventura	12,760 00
Washington Territory	25,000 00
Total	\$310,336 72

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bank of Santa Cruz County, 216 shares, at 40..	\$8,640 00	\$8,640 00	\$10,800 00

SEMI-ANNUAL REPORT OF THE

CITY SAVINGS BANK—SANTA CRUZ.

[Incorporated December 6, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

L. K. BALDWIN, President.

W. C. HOFFMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$107,317 08	Capital paid in coin.....	\$2,900 00
Money on hand.....	23,085 91	Reserve fund and profit and loss.....	874 90
Furniture and fixtures.....	455 45	Due depositors.....	127,562 09
Interest accrued.....	478 55		
Total resources.....	\$131,336 99	Total liabilities.....	\$131,336 99

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$29,000; the total amount actually paid in coin by stockholders for capital stock is \$2,900. The total number of shares of stock issued is 290; the amount paid up on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. K. Baldwin.....	30 shares.	W. J. Nash.....	10 shares.
F. A. Hihn.....	50 shares.	O. L. Thurber.....	27 shares.
J. S. Green.....	20 shares.	Jackson Sylvar.....	10 shares.
Alexander Russell.....	10 shares.		

Total number of shares held by the Directors is..... 157 shares.

LOANS ON REAL ESTATE BY COUNTIES.

County Situated In.	Amount Loaned.	Market Value.
Santa Cruz.....	\$107,317 08	\$300,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the City Savings Bank, doing business at City and County of Santa Cruz, on the fifteenth day of February, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$12,000 00	Capital paid up.....	\$2,900 00
Money on hand.....	38,786 45	Due depositors.....	48,014 60
Expenses, taxes, etc.....	128 15		
Total resources.....	\$50,914 60	Total liabilities.....	\$50,914 60

SEMI-ANNUAL REPORT OF THE

SAVINGS BANK OF SAN DIEGO COUNTY—SAN DIEGO.

[Incorporated May 12, 1886.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

BRYANT HOWARD, President.

JOHN GINTY, Secretary and Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$89,642 20	Capital paid in coin	\$10,000 00
Money on hand	65,291 27	Reserve fund and profit and	
Due from banks and bankers.	2,269 00	loss	5,011 40
Expenses and taxes	1,758 97	Due depositors.....	143,950 04
Total resources.....	\$158,961 44	Total liabilities.....	\$158,961 44

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$10,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

Bryant Howard.....	237 shares.	John Ginty	46 shares.
H. Maybury	204 shares.	G. A. Cowles	23 shares.
O. S. Witherby	115 shares.	W. Black.....	22 shares.
E. W. Morse	21 shares.		

Total number of shares held by the Directors is 668 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$89,642 20	\$300,000 00

SEMI-ANNUAL REPORT OF THE

SAVINGS BANK OF SAN DIEGO COUNTY—SAN DIEGO.

[Incorporated May 12, 1886.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

BRYANT HOWARD, President.

JOHN GINTY, Secretary and Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$129,727 23	Capital paid in coin	\$10,000 00
Loans on stocks, bonds, and		Reserve fund, and profit and	
warrants	4,000 00	loss	2,090 03
Money on hand	42,556 96	Due depositors	168,610 50
Due from banks and bankers.	4,298 08	Dividends unpaid	234 00
Expenses and taxes	352 56		
Total resources.....	\$180,934 83	Total liabilities	\$180,934 83

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$10,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

B. Howard.....	216 shares.	E. W. Morse.....	21 shares.
James McCoy.....	35 shares.	John Ginty.....	46 shares.
O. S. Witherby.....	115 shares.	H. Maybury.....	204 shares.
J. H. Barbour.....	21 shares.		
Total number of shares held by the Directors is.....			658 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$129,727 23	\$300,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
Fifty-five shares of Bank of Oceanside stock.....	\$5,500 00	\$4,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Savings Bank of San Diego County, doing business at City and County of San Diego, on the twenty-ninth day of September, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$80,365 75	Capital paid up.....	\$10,000 00
Money on hand.....	2,057 61	Due depositors.....	101,926 97
Due from banks and bankers.....	32,378 85	Interest collected.....	2,273 33
Expenses, taxes, etc.....	408 08	Profit and loss.....	1,009 99
Total resources.....	\$115,210 29	Total liabilities.....	\$115,210 29

STATISTICAL INFORMATION

Supplementary to the report of the Savings Bank of San Diego, on the morning of January 1, 1888.

1. Number of deposit accounts open January 1, 1888	713
2. Number of deposit accounts opened during past year	733
3. Number of deposit accounts closed during past year	326
4. Amount deposited during the past year	\$369,164 03
5. Amount withdrawn during the past year	\$282,894 08
6. Amount of dividends or interest to depositors for past year	\$3,238 86
7. Rate per cent per annum of such dividends or interest { Term.....	6 per cent.
8. Amount of dividends to stockholders for past year	4½ per cent.
9. Rate per cent per annum of same on paid up capital.....	900 00
10. Amount added to reserve fund during past year.....	9 per cent.
11. Amount of gross earnings during past year	None.
12. Amount of net earnings during past year	\$9,920 32
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	\$4,068 41
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	Dec. 31, 1887.
	None.

SEMI-ANNUAL REPORT OF THE

SAN JOSÉ SAFE DEPOSIT BANK OF SAVINGS.

[Incorporated April 29, 1885.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

M. MALARIN, President. E. McLAUGHLIN, Manager. J. E. AUZERAIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and vault.....	\$223,000 00	Capital paid in coin	\$300,000 00
United States bonds.....	64,693 50	Reserve fund and profit and loss	60,000 00
Miscellaneous bonds and stocks	104,833 75	Due depositors	1,048,389 23
County warrants.....	2,590 86	Other liabilities	12,000 00
Loans on real estate.....	623,040 99		
Loans on stocks, bonds, and warrants	132,800 00		
Loans on other securities (grain, etc.)	14,600 00		
Loans on personal security (including overdrafts).....	80,961 85		
Money on hand	9,678 42		
Checks and other cash items.....	59,890 78		
Due from banks and bankers.....	82,446 78		
Furniture and fixtures	4,291 00		
Other assets.....	17,561 30		
Total resources.....	\$1,420,389 23	Tota liabilities	\$1,420,389 23

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. McLaughlin	4,000 shares.	James Gillon.....	500 shares.
R. Roberts	1,000 shares.	J. E. Auzerai.....	200 shares.
M. Malarin	1,000 shares.		

Total number of shares held by the Directors is 6,700 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$520,356 50	\$1,092,735 00
Sacramento	57,000 00	95,000 00
Monterey	23,684 49	60,000 00
Los Angeles	10,000 00	18,000 00
Solano.....	12,000 00	45,000 00
Totals	\$623,040 99	\$1,310,735 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds.....	\$52,700 00	\$64,693 50	\$172,118 11
Los Angeles City bonds.....	50,000 00	52,500 00	
Spring Valley Water Company bonds.....	34,000 00	42,500 00	
Park and Ocean R. R. Company bonds.....	5,000 00	6,087 50	
Market Street Cable R. R. Company bonds.....	3,000 00	3,746 25	
Santa Clara County bonds.....	2,590 86	2,590 86	
Totals.....	\$147,290 86	\$172,118 11	\$172,118 11

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Galveston, Harrisburg, and San Antonio Railroad Company bonds.....	\$120,000 00	\$100,000 00	\$114,000 00
Commercial and Savings Bank, San José, stock.....	2,500 00	1,000 00	1,300 00
Sonora Railroad Company Ltd. bonds.....	2,000 00	1,800 00	2,040 00
Southern Pacific of California Railroad Company.....	18,000 00	30,000 00	19,620 00
Park and Ocean Railroad Company.....	17,000 00		20,910 00
Totals.....	\$159,500 00	\$132,800 00	\$157,870 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Barley (1,230,291 lbs), \$1 10.....	\$10,800 00	\$13,530 00
Wheat (838,706 lbs), \$1 25.....	3,800 00	10,580 00
Totals.....	\$14,600 00	\$24,110 00

SEMI-ANNUAL REPORT OF THE

SAN JOSÉ SAFE DEPOSIT BANK OF SAVINGS.

[Incorporated April 29, 1885.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

M. MALARIN, President. E. McLAUGHLIN, Manager. J. E. AUZERAIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$223,000 00	Capital paid in coin	\$300,000 00
United States bonds	61,858 76	Reserve fund and profit and loss	73,500 00
Miscellaneous bonds and stocks	160,023 75	Due depositors	1,158,371 43
Loans on real estate	638,304 38	Dividends unpaid	12,000 00
Loans on stocks, bonds, and warrants	101,000 00		
Loans on other securities (grain, etc.)	6,075 00		
Loans on personal security (including overdrafts)	166,132 41		
Money on hand	76,145 35		
Due from banks and bankers	84,702 03		
Furniture and fixtures	4,000 00		
Interest accrued	22,629 75		
Total resources	\$1,543,871 43	Total liabilities	\$1,543,871 43

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. McLaughlin	4,000 shares.	James Gillon	500 shares.
Return Roberts	1,000 shares.	J. E. Auzeraiis	200 shares.
M. Malarin	1,000 shares.		
Total number of shares held by the Directors is		6,700 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$544,655 00	\$1,194,025 00
Sacramento	54,748 89	95,000 00
Monterey	16,900 49	45,000 00
Los Angeles	10,000 00	18,000 00
Solano	12,000 00	45,000 00
Totals	\$638,304 38	\$1,397,025 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds	\$50,300 00	\$61,858 76	\$221,882 51
Los Angeles City bonds	105,000 00	108,100 00	
Spring Valley Water Company bonds	34,000 00	42,330 00	
Park and Ocean Railroad Company bonds	5,000 00	5,937 50	
Market Street Cable Railroad bonds	3,000 00	3,656 25	
Totals	\$197,300 00	\$221,882 51	\$221,882 51

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
10 shares Commercial and Savings Bank.....	\$1,000 00	\$100 00	\$500 00
120 bonds Galveston, Harrisburg, and San Antonio Railroad Company, \$1,000 each.....	120,000 00	100,000 00	114,000 00
1 bond Sonora Railroad Company.....	1,000 00	900 00	1,020 00
Totals.....	\$122,000 00	\$101,000 00	\$115,520 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
793,640 pounds barley.....	\$6,075 00	\$7,936 40

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the San José Safe Deposit Bank of Savings, doing business at San José, County of Santa Clara, on the eleventh day of April, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$223,000 00	Capital paid up.....	\$300,000 00
Invested in United States and other bonds.....	214,983 51	Surplus.....	60,000 00
Loans and discounts.....	941,322 15	Due depositors.....	1,012,416 92
Cash balance.....	49,847 40	Due banks and bankers.....	70,958 83
Due from banks and bankers.....	16,503 70	Interest collected.....	8,170 72
Furniture, fixtures, etc.....	4,352 75	Rents, exchange, etc.....	5,249 95
Expenses, taxes, etc.....	1,928 91		
Interest accrued.....	5,858 00		
Total resources.....	\$1,457,796 42	Total liabilities.....	\$1,457,796 42

STATISTICAL INFORMATION

Supplementary to the report of the San José Safe Deposit Bank of Savings, on the morning of January 1, 1888.

1. Number of deposit accounts open January 1, 1888.....	1,008
2. Number of deposit accounts opened during past year.....	808
3. Number of deposit accounts closed during past year.....	410
4. Amount deposited during the past year.....	\$5,201,247 63
5. Amount withdrawn during the past year.....	\$4,692,706 97
6. Amount of dividends or interest to depositors for past year.....	\$20,356 21
7. Rate per cent per annum of such dividends or interest { Term.....	4½ per cent.
8. Amount of dividends to stockholders for past year.....	4 per cent.
9. Rate per cent per annum of same on paid up capital (4 per cent for last term).....	\$12,000 00
10. Amount added to reserve fund during past year.....	8 per cent.
11. Amount of gross earnings during past year.....	\$23,669 55
12. Amount of net earnings during past year.....	\$83,317 83
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	\$35,669 55
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	Dec. 31, 1887.
	None.

SEMI-ANNUAL REPORT OF THE

VALLEJO SAVINGS AND COMMERCIAL BANK.

[Incorporated May 3, 1870.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

E. J. WILSON, President.

JOSEPH R. ENGLISH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$16,812 91	Capital paid in coin	\$70,000 00
Miscellaneous bonds and stocks	1,022 30	Reserve fund and profit and loss	14,869 07
Loans on real estate	110,966 22	Due depositors	117,693 63
Loans on stocks, bonds, and warrants	51,467 00	Due banks and bankers	1,797 42
Loans on other securities (grain, etc.)	3,037 00	Other liabilities	175 67
Money on hand	13,460 57		
Due from banks and bankers	6,269 79		
Furniture and fixtures	1,500 00		
Total resources	\$204,535 79	Total liabilities	\$204,535 79

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$187,700; the total amount actually paid in coin by stockholders for capital stock is \$187,700. The total number of shares of stock issued is 1,877; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. J. Wilson	268 shares.	S. G. Hilborn	3 shares.
C. Hartson	400 shares.	J. R. English	33 shares.
A. T. Robinson	55 shares.	M. J. Wright	5 shares.
P. W. Dillon	20 shares.		

Total number of shares held by the Directors is784 shares.

NOTE.—The difference in amount of stock written off is \$117,700.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Solano	\$16,812 91	\$16,812 91

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa and Solano	\$109,912 22	\$200,000 00
Fresno	1,054 00	3,500 00
Totals	\$110,966 22	\$203,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
1,935 shares Vallejo Land and Improvement Company	\$1,935,000 00	\$31,000 00	\$50,000 00
20 shares first mortgage 6 per cent coupon bonds, Southern Pacific Railroad Company ..	20,000 00	20,000 00	22,000 00
Vallejo school warrant certificate	760 00	467 00	760 00
Totals	\$1,955,760 00	\$51,467 00	\$72,760 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
1 Solano County road bond	\$500 00	\$500 00	\$500 00
3 State Controller's warrants	300 00	289 50	300 00
1 Solano County juror certificate	29 25	27 80	29 25
3 Benicia school warrant certificates	213 00	205 00	213 00
Totals	\$1,042 25	\$1,022 30	\$1,042 25

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Life insurance policies, wine, wheat, and jewelry	\$3,037 00	\$5,611 00

SEMI-ANNUAL REPORT OF THE

VALLEJO SAVINGS AND COMMERCIAL BANK.

[Incorporated May 3, 1870.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

E. J. WILSON, President.

J. R. ENGLISH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$16,062 91	Capital paid in coin	\$75,080 00
Loans on real estate	109,379 37	Reserve fund and profit and loss	9,314 07
Loans on stocks, bonds, and warrants	51,000 00	Due depositors	130,479 08
Loans on other securities (grain, etc.)	3,187 00	Other liabilities:	
Money on hand	11,924 90	Interest account	5,372 13
Checks and other cash items	441 55	Rent account	265 38
Due from banks and bankers	25,280 92	Bank and exchange account ..	329 50
Furniture and fixtures	1,500 00	Miscellaneous account	318 62
Expenses and taxes	2,275 08		
Other assets:			
Collection account	100 00		
Deposit account	7 05		
Total resources	\$221,158 78	Total liabilities	\$221,158 78

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$187,700; the total amount actually paid in coin by stockholders for capital stock is \$75,080. The total number of shares of stock issued is 1,877; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. J. Wilson	268 shares.	S. G. Hilborn	3 shares.
C. Hartson	400 shares.	J. R. English	33 shares.
A. T. Robinson	55 shares.	G. W. Wilson	5 shares.
P. W. Dillon	20 shares.		

Total number of shares held by the Directors is..... 784 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Solano	\$16,062 91	\$16,062 91

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa and Solano	\$108,325 37	\$200,000 00
Fresno	1,054 00	3,500 00
Totals	\$109,379 37	\$203,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
19,350 shares capital stock Vallejo Land and Improvement Company	\$1,935,000 00	\$31,000 00	\$50,000 00
20 first mortgage 6 per cent Southern Pacific Railroad bonds, \$1,000	20,000 00	20,000 00	22,800 00
Totals	\$1,955,000 00	\$51,000 00	\$72,800 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
700 gallons port wine in warehouse (insured)	\$287 00	\$700 00
Endowment policy (paid up)	500 00	1,531 00
Endowment policy, New York Insurance Company	500 00	1,000 00
Wheat in warehouse	1,500 00	1,900 00
Jewelry	400 00	2,450 00
Totals	\$3,187 00	\$7,581 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Vallejo Savings and Commercial Bank, doing business at Vallejo, County of Solano, on the thirteenth day of February, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Other real estate.....	\$16,812 91	Capital paid up.....	\$70,000 00
Invested in stocks, bonds, and warrants.....	799 60	Due depositors.....	130,567 37
Loans on real estate.....	110,362 60	Interest collected.....	1,944 91
Loans on stocks and bonds.....	51,000 00	Rents, exchange, etc.....	202 59
Loans on other securities (grain, etc.).....	3,421 00	Profit and loss.....	14,869 07
Money on hand (gold, \$20,576; silver, \$1,286 73; currency, \$795).....	22,657 73	Other liabilities.....	199 61
Due from banks and bankers.....	10,804 77		
Furniture, fixtures, etc.....	1,500 00		
Expenses, taxes, etc.....	424 94		
Total resources.....	\$217,783 55	Total liabilities.....	\$217,783 55

STATISTICAL INFORMATION

*Supplementary to the report of the Vallejo Savings and Commercial Bank, on the morning of
January 1, 1888.*

1. Number of deposit accounts open January 1, 1888.....	132
2. Number of deposit accounts opened during past year.....	46
3. Number of deposit accounts closed during past year.....	41
4. Amount deposited during the past year.....	\$26,373 57
5. Amount withdrawn during the past year.....	\$22,424 60
6. Amount of dividends or interest to depositors for past year.....	\$1,523 65
7. Rate per cent per annum of such dividends or interest { Term.....	4 per cent.
Ordinary.....	
8. Amount of dividends to stockholders for past year.....	None.
9. Rate per cent per annum of same on paid up capital.....	
10. Amount added to reserve fund during past year (Contingent F. & L.)...	\$6,644 08
11. Amount of gross earnings during past year.....	\$14,417 27
12. Amount of net earnings during past year.....	\$8,167 73
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	Dec. 28, 1887.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.

SEMI-ANNUAL REPORTS AND EXAMINATIONS

OF

COMMERCIAL BANKS OF CALIFORNIA.

[ALPHABETICALLY ARRANGED BY CITIES AND TOWNS.]



REPORTS OF COMMERCIAL BANKS.

SEMI-ANNUAL REPORT OF THE

BANK OF ANAHEIM.

[Incorporated September 27, 1876.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

PLEZ JAMES, President.

———, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$4,300 00	Capital paid in coin.....	\$20,000 00
Real estate taken for debt.....	4,300 00	Reserve fund and profit and loss.....	10,670 30
Loans on real estate.....	18,000 00	Due depositors.....	120,074 39
Loans on personal security (including overdrafts).....	90,372 29		
Money on hand.....	8,888 71		
Due from banks and bankers.....	22,883 69		
Furniture and fixtures.....	2,000 00		
Total resources.....	\$150,744 69	Total liabilities.....	\$150,744 69

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. H. Mott.....	10 shares.	H. Mabury.....	485 shares.
W. K. James.....	10 shares.	P. James.....	485 shares.
E. J. Spence.....	10 shares.		

Total number of shares held by the Directors is.....1,000 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$4,300 00	\$7,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$18,000 00	\$30,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF ANAHEIM.

[Incorporated September 27, 1876.]

Showing its Financial Condition on the Morning of July 1, 1888, as sworn to by the Officers of the Bank.

PLEZ JAMES, President.

GEO. V. HORR, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,300 00	Capital paid in coin	\$20,000 00
Real estate taken for debt	13,300 00	Reserve fund and profit and loss	14,912 67
Loans on real estate	17,500 00	Due depositors	114,633 70
Loans on personal security (including overdrafts)	80,282 47		
Money on hand	10,003 51		
Due from banks and bankers	22,160 39		
Furniture and fixtures	2,000 00		
Total resources	\$149,546 37	Total liabilities	\$149,546 37

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. H. Mott	10 shares.	Hiram Mabury	485 shares.
W. K. James	10 shares.	P. James	485 shares.
E. F. Spence	10 shares.		
Total number of shares held by the Directors is			1,000 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$13,300 00	\$18,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$17,500 00	\$30,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Anaheim, doing business at Anaheim, County of Los Angeles, on the fourth day of October, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,300 00	Capital paid up	\$20,000 00
Other real estate	5,129 80	Reserve fund	6,000 00
Loans on real estate	26,872 50	Due depositors	123,773 91
Loans on personal security	67,581 23	Interest collected	1,927 26
Money on hand (gold, \$11,399; silver, \$683 54; currency, \$878) ..	12,960 54	Rents, exchange, etc.	322 98
Due from banks and bankers ..	35,654 58	Profit and loss	3,672 19
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	1,197 69		
Total resources	\$155,696 34	Total liabilities	\$155,696 34

SEMI-ANNUAL REPORT OF THE

BANK OF ARCATA.

[Incorporated September 11, 1886.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

THOMAS BAIR, President.

WESLEY W. STONE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$506 00	Capital paid in coin	\$40,000 00
Loans on real estate.....	17,660 00	Reserve fund and profit and loss	1,887 22
Loans on stocks, bonds, and warrants	14,842 67	Due depositors	71,334 84
Loans on personal security (including overdrafts).....	51,453 69	Due banks and bankers	21 90
Money on hand	22,979 39		
Due from banks and bankers...	4,868 01		
Furniture and fixtures	934 20		
Total resources	\$113,243 96	Total liabilities	\$113,243 96

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$40,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

O. H. Spring	10 shares.	Robert Searles	5 shares.
J. C. Bull, Jr.	10 shares.	Thomas Bair	200 shares.
A. Brizard	25 shares.	W. W. Stone	225 shares.
T. H. Minor	30 shares.		
Total number of shares held by the Directors is		505 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt	\$17,660 00	\$50,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
500 shares Del Norte Land and Lumber Co.	\$25,000 00	\$3,816 50	\$10,000 00
300 shares Western Redwood Co.	30,000 00	2,000 00	3,500 00
900 shares Western Redwood Co.	90,000 00	8,834 17	10,500 00
Teachers' orders on County Superintendent of Schools	285 00	192 00	285 00
Totals	\$145,285 00	\$14,842 67	\$24,285 00

SEMI-ANNUAL REPORT OF THE

BANK OF ARCATA.

[Incorporated September 11, 1886.]

Showing its Financial Condition on the morning of July, 1, 1888, as sworn to by the Officers of the Bank.

THOMAS BAIR, President.

WESLEY W. STONE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$30,710 00	Capital paid in coin	\$40,000 00
Loans on stocks, bonds, and warrants	12,000 00	Reserve fund and profit and loss	5,933 29
Loans on personal security (including overdrafts)	79,287 95	Due depositors	95,312 87
Money on hand	13,368 05		
Checks and other cash items	67 78		
Due from banks and bankers	2,838 18		
Furniture and fixtures	934 20		
Interest accrued	2,040 00		
Total resources	\$141,246 16	Total liabilities	\$141,246 16

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$40,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

O. H. Spring	10 shares.	Robert Searles	5 shares.
J. C. Bull, Jr.	10 shares.	Thomas Bair	200 shares.
A. Brizard	25 shares.	Wesley W. Stone	225 shares.
T. H. Minor	30 shares.		

Total number of shares held by the Directors is 505 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt	\$30,710 00	\$60,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
900 shares Western Redwood Co.	\$90,000 00	\$10,000 00	\$10,500 00
300 shares Western Redwood Co.	30,000 00	2,000 00	3,500 00
Totals	\$120,000 00	\$12,000 00	\$14,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Arcata, doing business at Arcata, County of Humboldt, on the eleventh day of May, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$120,983 90	Capital paid up.....	\$40,000 00
Cash balance	12,903 35	Due depositors	94,648 44
Due from banks and bankers...	2,676 45	Due banks and bankers	37 51
Furniture, fixtures, etc.....	934 20	Interest collected.....	1,732 22
Expenses, taxes, etc.....	793 27	Profit and loss	3,873 00
Other assets.....	2,000 00		
Total resources.....	\$140,291 17	Total liabilities	\$140,291 17

SEMI-ANNUAL REPORT OF THE

PLACER COUNTY BANK—AUBURN.

[Incorporated October 5, 1887.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President.

T. J. NICHOLS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$492 13	Capital paid in coin.....	\$20,000 00
Loans on real estate.....	2,200 00	Due depositors	30,209 48
Loans on personal security (including overdrafts).....	7,543 98	Other liabilities.....	51 67
Money on hand	8,467 65		
Due from banks and bankers.	29,490 30		
Furniture and fixtures.....	1,613 04		
Expenses.....	454 05		
Total resources.....	\$50,261 15	Total liabilities	\$50,261 15

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	650 shares.	A. Huntley.....	50 shares.
A. Abbott	150 shares.	D. W. Lubeck	50 shares.
J. H. Neff.....	50 shares.		
Total number of shares held by the Directors is.....		950 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Placer	\$2,200 00	\$5,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
Placer County warrants.....	\$492 13

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Personal indorsements	\$7,211 44

SEMI-ANNUAL REPORT OF THE

PLACER COUNTY BANK—AUBURN.

[Incorporated October 5, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President.

T. J. NICHOLS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$5,896 35	Capital paid in coin.....	\$20,000 00
Miscellaneous bonds and stocks.....	5,060 00	Due depositors.....	79,036 04
County warrants.....	17,043 23	Other liabilities, interest and exchange.....	1,294 54
Loans on real estate.....	19,408 20		
Loans on personal security (including overdrafts).....	15,513 72		
Money on hand.....	13,016 87		
Checks and other cash items.....	1,108 40		
Due from banks and bankers.....	20,179 11		
Furniture and fixtures.....	1,870 79		
Expenses and taxes.....	1,233 91		
Total resources.....	\$100,330 58	Total liabilities.....	\$100,330 58

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout.....	575 shares.	D. W. Lubeck.....	50 shares.
A. Abbott.....	150 shares.	A. Huntley.....	50 shares.
J. H. Neff.....	50 shares.		
Total number of shares held by the Directors is		875 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Placer County.....	\$19,408 20	\$45,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Newcastle School District bonds.....	\$5,060 00	\$5,060 00	\$5,060 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Placer County warrants.....	\$17,043 23	\$17,043 23	\$17,043 23

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Placer County Bank, doing business at Auburn, County of Placer, on the twenty-third day of June, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,500 00	Capital paid up	\$20,000 00
Invested in stocks, bonds, and warrants	21,951 38	Due depositors	74,249 86
Loans and discounts	34,920 92	Interest collected	572 67
Cash balance	7,342 93	Rents, exchange, etc.	715 22
Due from banks and bankers ..	22,251 42		
Furniture, fixtures, etc.	1,870 79		
Expenses, taxes, etc.	1,129 91		
Other assets	1,570 40		
Total resources	\$95,537 75	Total liabilities	\$95,537 75

SEMI-ANNUAL REPORT OF THE

KERN VALLEY BANK—BAKERSFIELD.

[Incorporated February 24, 1874.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

SOLOMON JEWETT, President.

H. A. BLODGET, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,500 00	Capital paid in coin	\$53,000 00
Real estate taken for debt	14,631 01	Reserve fund and profit and loss	50,285 93
County warrants	9,069 87	Due depositors	230,642 38
Loans on real estate	56,319 68	Other liabilities	138 00
Loans on personal security (including overdrafts)	158,367 52		
Money on hand	33,069 20		
Due from banks and bankers	49,036 48		
Furniture and fixtures	2,000 00		
Interest accrued	5,397 27		
Expenses	1,088 20		
Other assets	2,587 08		
Total resources	\$334,066 31	Total liabilities	\$334,066 31

DETAILS.

The amount of capital stock is \$53,000; the amount subscribed is \$53,000; the total amount actually paid in coin by stockholders for capital stock is \$53,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$106.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. Jewett	68 shares.	H. Hirshfeld	2 shares.
Hiram Hughes	140 shares.	A. Weill	3 shares.
H. A. Blodget	65 shares.		

Total number of shares held by the Directors is

278 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Kern	\$14,631 01	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern	\$56,319 68	\$100,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
Kern County warrants	\$9,069 87

SEMI-ANNUAL REPORT OF THE

KERN VALLEY BANK—BAKERSFIELD.

[Incorporated February 24, 1874.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

SOLOMON JEWETT, President.

W. A. BLODGET, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,500 00	Capital paid in coin	\$53,000 00
Real estate taken for debt	14,631 01	Reserve fund and profit and loss	49,750 25
County warrants	452 91	Due depositors	122,314 35
Loans on real estate	37,601 04	Due banks and bankers	10,526 19
Loans on personal security (including overdrafts)	163,932 69	Other liabilities	5,565 03
Money on hand	11,266 92	Dividends unpaid	276 00
Due from banks and bankers	703 95		
Furniture and fixtures	2,000 00		
Expenses and taxes	1,510 81		
Other assets	2,877 45		
Accrued interest	3,955 04		
Total resources	\$241,431 82	Total liabilities	\$241,431 82

DETAILS.

The amount of capital stock is \$53,000; the amount subscribed is \$53,000; the total amount actually paid in coin by stockholders for capital stock is \$53,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$106.

The names of the Directors, and number of shares of stock held by each, are as follows:

Solomon Jewett	68 shares.	H. Hirshfeld	2 shares.
Hiram Hughes	140 shares.	A. Weill	3 shares.
W. A. Blodget	65 shares.		

Total number of shares held by the Directors is278 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Kern	\$14,631 01	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern	\$37,601 04	\$80,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Kern County warrants	\$452 91	\$452 91

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Collections	\$2,877 45

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Kern Valley Bank, doing business at Bakersfield, County of Kern, on the twelfth day of November, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,500 00	Capital paid up	\$53,000 00
Other real estate	14,631 01	Reserve fund	37,000 00
Invested in stocks, bonds, and warrants	4,528 54	Due depositors	120,810 52
Loans on real estate	80,288 38	Due banks and bankers	28,764 54
Loans on personal security	128,781 51	Interest collected	1,656 92
Money on hand	7,284 83	Rents, exchange, etc.	346 35
Due from banks and bankers	1,000 68	Dividends unpaid	138 00
Furniture, fixtures, etc.	2,000 00	Profit and loss	2,118 53
Expenses, taxes, etc.	446 25		
Other assets	2,373 66		
Total resources	\$243,834 86	Total liabilities	\$243,834 86

SEMI-ANNUAL REPORT OF THE

BANK OF BENICIA.

[Incorporated December 1, 1881.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

W. F. GOAD, President.

J. E. CROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,270 00	Capital paid in coin	\$50,000 00
County warrants	1,124 28	Reserve fund and profit and loss	2,661 23
Loans on real estate	23,650 00	Due depositors	31,779 30
Loans on personal security (including overdrafts)	38,626 02	Due banks and bankers	2,617 93
Checks and other cash items	9,409 93	Other liabilities	4,461 79
Furniture and fixtures	1,524 52		
Expenses and taxes	3,665 50		
Other assets	250 00		
Total resources	\$91,520 25	Total liabilities	\$91,520 25

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$105,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Goad	120 shares.	N. D. Rideout	54 shares.
W. C. Belcher	131 shares.	L. R. Poundstone	22 shares.
J. E. Crooks	109 shares.		

Total number of shares held by the Directors is 436 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$23,650 00	\$50,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Benicia City warrants	\$1,124 28	\$1,000 00	\$1,160 56
Masonic Hall warrants	250 00	250 00	260 00
Totals	\$1,374 28	\$1,250 00	\$1,420 56

SEMI-ANNUAL REPORT OF THE

BANK OF BENICIA.

[Incorporated December 1, 1881.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

W. F. GOAD, President.

J. E. CROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,270 00	Capital paid in coin	\$50,000 00
Loans on real estate	37,250 00	Reserve fund and profit and loss	2,068 96
Loans on personal security (including overdrafts)	28,410 50	Due depositors	21,473 42
Money on hand	6,690 55	Due banks and bankers	14,095 49
Checks and other cash items	10 50	Other liabilities (interest collected)	579 66
Furniture and fixtures	1,524 52		
Expenses and taxes	761 46		
Other assets	300 00		
Total resources	\$88,217 53	Total liabilities	\$88,217 53

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$105,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Goad	130 shares.	J. E. Crooks	59 shares.
W. C. Belcher	131 shares.	L. R. Poundstone	22 shares.
N. D. Rideout	54 shares.		

Total number of shares held by the Directors is 396 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$28,370 00	\$60,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Masonic Hall bonds	\$300 00	\$300 00	\$310 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Benicia, doing business at Benicia, County of Solano, on the fourteenth day of February, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,270 00	Capital paid up.....	\$50,000 00
Invested in stocks, bonds, and warrants	376 00	Reserve fund.....	2,000 00
Loans on real estate.....	26,775 00	Due depositors.....	27,016 89
Loans on stocks and bonds.....	2,845 00	Due banks and bankers	2,915 37
Loans on personal security.....	27,684 81	Interest collected.....	5,385 91
Money on hand (gold, \$9,045; silver, \$1,287 75; currency, \$1,405)	11,737 75	Rents, exchange, etc.	779 66
Furniture, fixtures, etc.....	1,524 52		
Expenses, taxes, etc.....	3,884 75		
Total resources.....	\$88,097 83	Total liabilities.....	\$88,097 83

SEMI-ANNUAL REPORT OF THE

BANK OF BUTTE COUNTY—CHICO.

[Incorporated January 1, 1873.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President.

CHAS. FAULKNER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$30,000 00	Capital paid in coin	\$250,000 00
Miscellaneous bonds and stocks	58,685 75	Reserve fund and profit and loss	82,336 58
County warrants	7,393 71	Due depositors	263,450 28
Loans on real estate	183,177 00	Due banks and bankers	201,020 85
Loans on other securities (grain, etc.)	185,900 00	Other liabilities	240 00
Loans on personal security (including overdrafts)	283,711 15		
Money on hand	32,639 52		
Due from banks and bankers	10,237 89		
Furniture and fixtures	2,123 00		
Other assets	3,179 69		
Total resources	\$797,047 71	Total liabilities	\$797,047 71

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	350 shares.	J. R. Robinson	110 shares.
F. C. Lusk	310 shares.	Chas. Faulkner	375 shares.
Geo. C. Perkins	300 shares.		

Total number of shares held by the Directors is

1,445 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$177,177 00	\$250,000 00
Colusa	4,800 00	12,000 00
Plumas	1,200 00	5,000 00
Totals	\$183,177 00	\$267,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
831 shares Chico Water Company	\$83,100 00	\$40,095 75	\$40,095 75
603 shares Chico Gas Company	30,150 00	18,090 00	18,090 00
25 shares Odd Fellows Hall stock	500 00	500 00	500 00
County and State warrants	7,630 52	7,393 71	7,630 52
Totals	\$121,380 52	\$66,079 46	\$66,316 27

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Wheat and barley in warehouse	\$185,900 00	\$268,000 00
Description of the "Other Assets."	Amount on Books.	Market Value.
24 miles of telephone line to Oroville.....	\$2,000 00	\$2,000 00
Sundry collections.....	1,179 69	1,179 69
Totals	\$3,179 69	\$3,179 69

SEMI-ANNUAL REPORT OF THE

BANK OF BUTTE COUNTY—CHICO.

[Incorporated January 1, 1873.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President.

CHAS. FAULKNER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$30,000 00	Capital paid in coin	\$250,000 00
Miscellaneous bonds and stocks.....	59,060 75	Reserve fund and profit and loss	84,898 94
County warrants	571 29	Due depositors	201,896 96
Loans on real estate.....	184,565 00	Due banks and bankers.....	233,618 46
Loans on other securities (grain, etc.).....	95,140 00		
Loans on personal security (including overdrafts).....	367,424 84		
Money on hand.....	28,248 40		
Furniture and fixtures	2,123 00		
Other assets	3,281 08		
Total resources.....	\$770,414 36	Total liabilities	\$770,414 36

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	350 shares.	J. R. Robinson	110 shares.
F. C. Lusk	310 shares.	Charles Faulkner.....	375 shares.
George C. Perkins	300 shares.		

Total number of shares held by the Directors is1,445 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$177,365 00	\$250,000 00
Colusa	4,000 00	6,000 00
Plumas	1,200 00	5,000 00
Shasta	2,000 00	4,000 00
Totals	\$184,565 00	\$265,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
831 shares Chico Water Company stock	\$83,100 00	\$39,264 75	\$39,264 75
603 shares Chico Gas Company stock	30,150 00	19,296 00	19,296 00
25 shares Odd Fellows Hall stock	500 00	500 00	500 00
Butte County road claims	839 00	571 29	839 00
Totals	\$114,589 00	\$59,632 04	\$59,899 75

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Wheat and barley in warehouse	\$88,540 00	\$115,000 00
Grain bags	6,600 00	7,200 00
Totals	\$95,140 00	\$122,200 00

Description of the "Other Assets."	Amount on Books.	Market Value.
24 miles telephone	\$2,147 88	\$2,400 00
Sundry collections	1,133 20	1,133 20
Totals	\$3,281 08	\$3,533 20

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Butte County, doing business at Chico, County of Butte, on the twenty-fifth day of August, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$30,000 00	Capital paid up	\$250,000 00
Invested in stocks, bonds, and warrants	60,660 81	Reserve fund	35,000 00
Loans on real estate	154,616 89	Due depositors	305,772 15
Loans on other securities (grain, etc.)	13,580 00	Due banks and bankers	1,926 04
Loans on personal security	324,412 51	Interest collected	3,379 95
Money on hand (gold, \$30,095 05; silver, \$2,406; currency, \$1,864) ..	34,365 05	Rents, exchange, etc.	431 88
Due from banks and bankers	952 47	Dividends unpaid	400 00
Furniture, fixtures, etc.	2,123 00	Profit and loss	30,622 81
Expenses, taxes, etc.	912 18		
Other assets (gold dust, \$3,070) ..	5,909 92		
Total resources	\$627,532 83	Total liabilities	\$627,532 83

SEMI-ANNUAL REPORT OF THE

BANK OF CHICO.

[Incorporated December 26, 1872.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

ORRIN GOWELL, President.

A. H. CREW, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$13,000 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	2,294 10	Reserve fund and profit and loss.....	15,301 91
Miscellaneous bonds and stocks.....	26,818 50	Due depositors.....	155,610 53
County warrants.....	4,631 26	Due banks and bankers.....	62,943 70
Loans on real estate.....	164,388 82		
Loans on stocks, bonds, and warrants.....	7,474 90		
Loans on other securities (grain, etc.).....	20,790 92		
Loans on personal security (including overdrafts).....	256,529 63		
Money on hand.....	31,850 24		
Due from banks and bankers.....	46 00		
Furniture and fixtures.....	2,500 00		
Other assets.....	3,531 77		
Total resources.....	\$533,856 14	Total liabilities.....	\$533,856 14

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. H. Crew.....	500 shares.	Orrin Gowell.....	543 shares.
Moses Emery.....	148 shares.		

Total number of shares held by the Directors is.....1,191 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte.....	\$700 00	\$750 00
Tehama.....	1,594 10	2,000 00
Totals.....	\$2,294 10	\$2,750 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte.....	\$133,829 46	\$321,100 00
Colusa.....	17,069 15	29,200 00
Tehama.....	1,359 33	6,250 00
San Francisco.....	12,130 88	18,000 00
Totals.....	\$164,388 82	\$374,550 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tulare County bonds.....	\$25,000 00	\$25,000 00	\$25,000 00
Odd Fellows Building stock.....	1,300 00	1,300 00	1,300 00
Livery Stable Company stock.....	620 00	518 50	562 00
Butte County warrants.....	4,631 26	4,631 26	4,631 26
Totals	\$31,551 26	\$31,449 76	\$31,493 26

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Butte County warrants.....	\$2,790 99	\$2,788 40	\$2,790 99
Odd Fellows Building stock.....	1,640 00	1,525 00	1,640 00
Chico Water Company stock.....	3,200 00	1,600 00	1,600 00
Chico Ice Company stock.....	500 00	400 00	500 00
Chico Livery Company stock.....	2,205 00	1,161 50	1,985 00
Totals	\$10,335 99	\$7,474 90	\$8,515 99

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, wheat and barley.....	\$19,980 92	\$22,364 21
Bank certificate of deposit.....	400 00	1,775 00
Paid up life insurance policy, \$3,000.....	410 00	410 00
Totals	\$20,790 92	\$24,549 21

SEMI-ANNUAL REPORT OF THE

BANK OF CHICO.

[Incorporated December 26, 1872.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

ORRIN GOWELL, President.

A. H. CREW, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	2,294 10	Reserve fund and profit and loss	16,306 15
Miscellaneous bonds and stocks	26,700 00	Due depositors	150,013 74
County warrants	988 29	Due banks and bankers	38,815 79
Loans on real estate	187,942 88		
Loans on stocks, bonds, and warrants	6,501 75		
Loans on other securities (grain, etc.)	11,151 02		
Loans on personal security (including overdrafts)	215,701 28		
Money on hand	36,417 16		
Due from banks and bankers	184 92		
Furniture and fixtures	2,500 00		
Other assets	1,754 32		
Total resources	\$505,135 68	Total liabilities	\$505,135 68

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Orrin Gowell	493 shares.	H. W. Heath	500 shares.
A. H. Crew	500 shares.		

Total number of shares held by the Directors is1,493 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte	\$700 00	\$1,000 00
Tehama	1,594 10	2,000 00
Totals	\$2,294 10	\$3,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$153,253 17	\$366,910 00
Colusa	17,359 93	29,200 00
Tehama	950 00	2,050 00
San Francisco	16,379 78	20,000 00
Totals	\$187,942 88	\$418,160 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Tulare bonds	\$25,000 00	\$25,000 00
Odd Fellows Building stock	1,700 00	1,700 00
County warrants	988 29	988 29
Totals	\$27,688 29	\$27,688 29

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Odd Fellows Building stock	\$1,470 00	\$1,445 00	\$1,470 00
Chico Ice Co. stock	500 00	500 00	500 00
Chico Water Co. stock	3,200 00	1,580 00	1,600 00
Chico Livery Stable stock	3,675 00	2,976 75	3,308 00
Totals	\$8,845 00	\$6,501 75	\$6,878 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Paid up life insurance policy	\$410 00	\$410 00
Warehouse receipts (wheat)	10,741 02	15,946 00
Totals	\$11,151 02	\$16,356 00

Description of the "Other Assets."	Amount on Books.	Market Value.
Gold dust	\$1,754 32	\$1,800 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Chico, doing business at Chico, County of Butte, on the twenty-fourth day of August, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid up	\$300,000 00
Other real estate	2,862 09	Due depositors	167,689 16
Invested in stocks, bonds, and warrants	26,846 20	Interest collected	2,642 32
Loans on real estate	105,128 29	Profit and loss	3,924 13
Loans on stocks and bonds	4,025 00		
Loans on other securities (grain, etc.)	1,736 60		
Loans on personal security	255,761 75		
Money on hand (gold, \$32,645; silver, \$2,623 55; currency, \$2,343)	37,611 55		
Due from banks and bankers	23,423 83		
Furniture, fixtures, etc.	2,500 00		
Expenses, taxes, etc.	903 10		
Other assets (gold dust)	457 20		
Total resources	\$474,255 61	Total liabilities	\$474,255 61

SEMI-ANNUAL REPORT OF THE

CLOVERDALE BANKING AND COMMERCIAL COMPANY.

[Incorporated February 25, 1884.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

I. E. SHAW, President.

S. G. FROST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,913 90	Capital paid in coin.....	\$57,000 00
Loans on real estate.....	7,689 53	Reserve fund and profit and loss	13,172 34
Loans on personal security (in- cluding overdrafts)	78,495 75	Due depositors	68,999 92
Money on hand	15,920 20		
Due from banks and bankers	16,531 62		
Furniture and fixtures	1,313 30		
Expenses and taxes	1,428 86		
Other assets	4,879 10		
Total resources	\$139,172 26	Total liabilities	\$139,172 26

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$57,000; the total amount actually paid in coin by stockholders for capital stock is \$57,000. The total number of shares of stock issued is 570; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Mrs. F. J. Bowman.....	100 shares.	Geo. W. Prescott	100 shares.
Jno. E. Chalfant.....	100 shares.	G. W. Frost	85 shares.
Isaac E. Shaw.....	100 shares.		

Total number of shares held by the Directors is 485 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$1,685 00	\$4,100 00
Mendocino	6,004 53	23,500 00
Totals	\$7,689 53	\$27,600 00

SEMI-ANNUAL REPORT OF THE

CLOVERDALE BANKING AND COMMERCIAL COMPANY.

[Incorporated February 25, 1884.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

I. E. SHAW, President.

G. W. FROST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,913 90	Capital paid in coin	\$57,000 00
Loans on real estate	8,310 53	Reserve fund and profit and loss	5,449 71
Loans on personal security (including overdrafts)	71,972 91	Due depositors	92,832 15
Money on hand	19,457 20		
Checks and other cash items	2,148 90		
Due from banks and bankers	38,803 74		
Furniture and fixtures	1,313 30		
Expenses and taxes	381 38		
Total resources	\$155,281 86	Total liabilities	\$155,281 86

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$57,000; the total amount actually paid in coin by stockholders for capital stock is \$57,000. The total number of shares of stock issued is 570; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Mrs. F. J. Bowman	100 shares.	Isaac E. Shaw	100 shares.
Geo. W. Prescott	100 shares.	G. W. Frost	85 shares.
John E. Chalfant	100 shares.		

Total number of shares held by the Directors is 485 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$6,625 53	\$20,000 00
Mendocino	1,685 00	4,100 00
Totals	\$8,310 53	\$24,100 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Cloverdale Banking and Commercial Company, doing business at Cloverdale, County of Sonoma, on the twenty-second day of May, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,913 90	Capital paid up	\$57,000 00
Invested in time checks	2,431 60	Reserve fund	4,000 00
Loans and discounts	82,810 49	Due depositors	77,867 94
Cash balance	25,172 28	Rents, exchange, etc.	48 56
Due from banks and bankers	14,763 05	Profit and loss	659 47
Furniture, fixtures, etc.	1,313 30		
Expenses, taxes, etc.	171 35		
Total resources	\$139,575 97	Total liabilities	\$139,575 97

SEMI-ANNUAL REPORT OF THE

COLUSA COUNTY BANK—COLUSA.

[Incorporated September 15, 1870.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

GEO. HAGAR, President.

W. P. HARRINGTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$21,000 00	Capital paid in coin	\$500,000 00
Real estate taken for debt....	5,145 32	Reserve fund and profit and loss	111,778 91
County warrants	8,366 40	Due depositors.....	755,674 06
Loans on real estate.....	547,364 00	Due banks and bankers....	180,118 72
Loans on stocks, bonds, and warrants	2,000 00		
Loans on other securities (grain, etc.)	473,083 87		
Loans on personal security (including overdrafts).....	427,158 32		
Money on hand	57,112 77		
Due from banks and bankers.....	2,987 98		
Furniture and fixtures	2,688 95		
Other assets.....	664 08		
Total resources	\$1,547,571 69	Total liabilities	\$1,547,571 69

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Goad	253 shares.	Wm. P. Harrington.....	380 shares.
Geo. Hagar	653 shares.	Edgar Mills.....	743 shares.
Jno. Boggs	50 shares.		

Total number of shares held by the Directors is 2,079 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa.....	\$4,058 92	\$8,400 00
Tehama	1,086 40	1,100 00
Totals	\$5,145 32	\$9,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa.....	\$547,364 00	\$750,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
County and school warrants and road orders.....	\$8,366 40

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Colusa Sun stock.....	\$7,900 00	\$2,000 00	\$7,900 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse.....	\$473,083 89	\$550,000 00

SEMI-ANNUAL REPORT OF THE

COLUSA COUNTY BANK—COLUSA.

[Incorporated September 15, 1870.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

GEO. HAGAR, President.

W. P. HARRINGTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$21,000 00	Capital paid in coin	\$500,000 00
Real estate taken for debt	17,509 12	Reserve fund and profit and loss	103,605 65
County warrants	102 40	Due depositors.....	440,679 73
Loans on real estate.....	540,927 82	Due banks and bankers	260,762 50
Loans on stocks, bonds, and warrants	2,000 00	Other liabilities	479 28
Loans on other securities (grain, etc.).....	164,297 80		
Loans on personal security (including overdrafts)	511,270 64		
Money on hand	42,768 50		
Checks and other cash items	2,927 72		
Furniture and fixtures	2,688 95		
Other assets	34 21		
Total resources.....	\$1,305,527 16	Total liabilities.....	\$1,305,527 16

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Goad.....	253 shares.	W. P. Harrington	380 shares.
Geo. Hagar	653 shares.	Edgar Mills	743 shares.
John Boggs	50 shares.		

Total number of shares held by the Directors is.....2,079 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa.....	\$17,509 12	\$17,509 12

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa.....	\$540,927 82	\$540,927 82

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
County orders.....	\$102 40

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Colusa Sun stock.....	\$7,900 00	\$2,000 00	\$7,900 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse.....	\$164,297 80	\$200,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Colusa County Bank, doing business at Colusa, County of Colusa, on the thirtieth day of August, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$21,000 00	Capital paid up.....	\$500,000 00
Other real estate.....	9,143 69	Due depositors.....	753,093 57
Invested in stocks, bonds, and warrants.....	2,211 00	Interest collected.....	6,650 99
Loans on real estate.....	509,248 37	Rents, exchange, etc.....	20 11
Loans on other securities (grain, etc.).....	295,009 60	Profit and loss.....	87,789 73
Loans on personal security.....	407,629 30		
Money on hand (gold, \$29,794 13; silver, \$2,229 90; currency, \$3,241).....	* 55,265 03		
Due from banks and bankers.....	44,226 86		
Furniture, fixtures, etc.....	2,688 95		
Expenses, taxes, etc.....	126 60		
Other assets.....	1,005 00		
Total resources.....	\$1,347,554 40	Total liabilities.....	\$1,347,554 40

SEMI-ANNUAL REPORT OF THE

BANK OF DIXON.

[Incorporated October 30, 1873.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

S. G. LITTLE, President.

J. H. RICE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,000 00	Capital paid in coin	\$223,100 00
Real estate taken for debt	21,418 03	Reserve fund and profit and loss	39,557 65
Loans on real estate	221,666 45	Due depositors	111,456 52
Loans on other securities (grain, etc.)	7,300 00	Due banks and bankers	178,527 04
Loans on personal security (including overdrafts)	285,287 73	Other liabilities	11,155 00
Money on hand	6,209 22		
Furniture and fixtures	1,000 00		
Other assets	13,914 78		
Total resources	\$563,796 21	Total liabilities	\$563,796 21

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$223,100; the total amount actually paid in coin by stockholders for capital stock is \$223,100. The total number of shares of stock issued is 2,231; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. G. Little	190 shares.	A. C. Hazelton	80 shares.
J. S. Garnett	100 shares.	H. Rohner	150 shares.
J. S. Mayes	100 shares.	H. Peterson	204 shares.
J. M. Dudley	50 shares.		

Total number of shares held by the Directors is 874 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$21,418 03	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$187,063 30	\$200,000 00
Colusa	32,953 15	50,000 00
Yolo	1,650 00	2,500 00
Totals	\$221,666 45	\$252,500 00

SEMI-ANNUAL REPORT OF THE

BANK OF DIXON.

[Incorporated October 30, 1873.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

S. G. LITTLE, President.

J. H. RICE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$7,000 00	Capital paid in coin.....	\$223,100 00
Real estate taken for debt.....	21,418 03	Reserve fund and profit and loss.....	40,300 00
Loans on real estate.....	195,013 30	Due depositors.....	78,333 85
Loans on other securities (grain, etc.).....	4,000 00	Due banks and bankers.....	157,657 44
Loans on personal security (including overdrafts).....	263,008 82	Other liabilities.....	11,155 00
Money on hand.....	2,096 85		
Furniture and fixtures.....	1,000 00		
Other assets.....	17,009 29		
Total resources.....	\$510,546 29	Total liabilities.....	\$510,546 29

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$223,100; the total amount actually paid in coin by stockholders for capital stock is \$223,100. The total number of shares of stock issued is 2,231; the amount paid up on each share of stock is \$100. The names of the Directors, and number of shares of stock held by each, are as follows:

S. G. Little.....	190 shares.	J. S. Mayes.....	100 shares.
H. Peterson.....	204 shares.	A. C. Hazelton.....	80 shares.
H. Rohner.....	150 shares.	J. M. Dudley.....	50 shares.
J. S. Garnett.....	100 shares.		
Total number of shares held by the Directors is.....			874 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa.....	\$21,418 00	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano.....	\$184,663 30	\$300,000 00
Yolo.....	7,850 00	9,000 00
Colusa.....	2,500 00	5,000 00
Totals.....	\$195,013 30	\$314,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.
Wheat and barley.....	\$4,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Dixon, doing business at Dixon, County of Solano, on the sixth day of March, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid up	\$223,100 00
Other real estate	23,418 03	Reserve fund	39,557 65
Loans on real estate	190,713 30	Due depositors	96,182 10
Loans on other securities (grain, etc.)	8,650 00	Due banks and bankers	158,040 74
Loans on personal security	271,510 25	Rents, exchange, etc.	728 01
Money on hand (gold, \$3,615; sil- ver, \$261 80; currency, \$80) ...	3,956 80		
Furniture, fixtures, etc.	1,000 00		
Expenses, taxes, etc.	922 90		
Other assets	12,437 22		
Total resources	\$517,608 50	Total liabilities	\$517,608 50

SEMI-ANNUAL REPORT OF THE

BANK OF ELSINORE.

[Incorporated July 5, 1887.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

THOMPSON FRAME, President.

D. M. FRASER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,080 00	Capital paid in coin	\$18,000 00
Loans on real estate.....	300 00	Reserve fund and profit and loss	1,764 94
Loans on personal security (including overdrafts).....	14,126 80	Due depositors	37,241 19
Money on hand	8,748 68		
Due from banks and bankers.....	17,166 04		
Furniture and fixtures	1,853 20		
Interest accrued	1,731 41		
Total resources	\$57,006 13	Total liabilities	\$57,006 13

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$18,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Thompson Frame.....	50 shares.	Julian P. Jones	50 shares.
Ira S. Frame	50 shares.	W. H. Townsend	50 shares.
James Mills	50 shares.		

Total number of shares held by the Directors is 250 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$300 00	\$900 00

SEMI-ANNUAL REPORT OF THE

BANK OF ELSINORE.

[Incorporated July 5, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

THOMPSON FRAME, President.

D. M. FRASER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,080 00	Capital paid in coin	\$18,000 00
Loans on real estate	300 00	Reserve fund and profit and loss	3,837 23
Loans on stocks, bonds, and warrants	1,125 00	Due depositors	16,039 56
Loans on personal security (including overdrafts)	10,544 51	Due banks and bankers	7,910 09
Money on hand	6,934 23		
Due from banks and bankers	7,516 37		
Furniture and fixtures	2,725 22		
Interest accrued	3,254 65		
Other assets	306 50		
Total resources	\$45,787 48	Total liabilities	\$45,787 48

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$18,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20. Two shareholders of \$5,000 each unpaid.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Collier	50 shares.	Thompson Frame	50 shares.
O. S. Hubbell	50 shares.	B. H. Dyer	50 shares.
Clarence Stewart	50 shares.	Julian P. Jones	50 shares.
James Mills	50 shares.		
Total number of shares held by the Directors is			350 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$300 00	\$600 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Exchange Bank stock	\$1,500 00	\$1,125 00	\$1,125 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Elsinore, doing business at Elsinore, County of San Diego, on the thirteenth day of December, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,045 70	Capital paid up.....	\$17,000 00
Loans on real estate.....	561 25	Due depositors.....	35,420 74
Loans on stocks and bonds.....	1,950 00	Due banks and bankers.....	667 54
Loans on personal security.....	20,102 98	Interest collected.....	1,610 32
Money on hand (currency, \$3,- 849; gold, \$40; silver, \$297 51; checks, \$701 51).....	4,850 03	Rents, exchange, etc.....	102 93
Due from banks and bankers...	15,014 41		
Expenses, taxes, etc.....	1,217 16		
Total resources.....	\$54,741 53	Total liabilities.....	\$54,741 53

SEMI-ANNUAL REPORT OF THE

EXCHANGE BANK OF ELSINORE.

[Incorporated August 18, 1887.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

F. H. HEALD, President.

LARKIN WRIGHT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,197 04	Capital paid in coin	\$37,500 00
Loans on real estate	10,035 03	Reserve fund and profit and loss	2,486 57
Loans on personal security (including overdrafts)	43,593 41	Due depositors	49,670 54
Money on hand	13,147 17		
Due from banks and bankers	9,974 26		
Furniture and fixtures	559 85		
Expenses	1,120 35		
Total resources	\$89,657 11	Total liabilities	\$89,657 11

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$37,500. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows:

Peter Wall	250 shares.	J. I. Kutner	50 shares.
W. E. Hampton	150 shares.	F. H. Heald	430 shares.
L. Wright	290 shares.	S. M. Camden	150 shares.
T. A. Stewart	50 shares.		

Total number of shares held by the Directors is 1,370 shares.

SEMI-ANNUAL REPORT OF THE

EXCHANGE BANK OF ELSINORE.

[Incorporated August 18, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

F. H. HEALD, President.

W. F. BAIRD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,227 39	Capital paid in coin	\$37,500 00
Real estate taken for debt	700 00	Reserve fund and profit and loss	1,773 99
Loans on real estate	2,414 48	Due depositors	25,141 52
Loans on personal security (including overdrafts)	30,635 29		
Money on hand	4,596 99		
Due from banks and bankers	3,497 24		
Furniture and fixtures	1,272 86		
Expenses and taxes	1,071 26		
Total resources	\$64,415 51	Total liabilities	\$64,415 51

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$37,500. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows:

Peter Wall	250 shares.	F. H. Heald	430 shares.
W. E. Hampton	150 shares.	S. M. Camden	150 shares.
W. F. Baird	100 shares.	J. I. Kutner	50 shares.
S. A. Stewart	50 shares.		

Total number of shares held by the Directors is 1,180 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego	\$700 00	\$750 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Exchange Bank of Elsinore, doing business at Elsinore, County of San Diego, on the fourteenth day of December, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,491 79	Capital paid up	\$37,500 00
Loans on real estate	6,266 00	Due depositors	52,951 18
Loans on personal security	49,570 91	Interest collected	2,105 65
Money on hand (gold, \$5,745; silver, \$562 35; currency, \$4,345) ..	10,652 35	Rents, exchange, etc.	16 74
Due from banks and bankers ..	13,573 43		
Expenses, taxes, etc.	1,019 09		
Total resources	\$92,573 57	Total liabilities	\$92,573 57

SEMI-ANNUAL REPORT OF THE

BANK OF ESCONDIDO.

[Incorporated December 27, 1886.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

W. W. THOMAS, President.

J. H. ANDERSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,366 81	Capital paid in coin	\$30,000 00
Loans on real estate	7,398 08	Reserve fund and profit and loss	619 79
Loans on stocks, bonds, and warrants	1,481 00	Due depositors	62,373 83
Loans on personal security (including overdrafts)	27,448 55	Other liabilities	575 00
Money on hand	15,569 96		
Due from banks and bankers	29,818 63		
Furniture and fixtures	1,485 55		
Total resources	\$93,568 58	Total liabilities	\$93,568 58

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. W. Thomas	225 shares.	P. A. Graham	50 shares.
J. H. Anderson	150 shares.	J. Gruendike	50 shares.
A. K. Cravath	125 shares.	C. C. Watson	100 shares.

Total number of shares held by the Directors is 700 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$7,398 88	\$25,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Escondido Lumber Company	\$10,000 00	\$1,204 25	\$5,400 00
School warrants	306 75	276 75	306 75
Totals	\$10,306 75	\$1,481 00	\$5,706 75

SEMI-ANNUAL REPORT OF THE

BANK OF ESCONDIDO.

[Incorporated December 27, 1886.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

W. W. THOMAS, President.

J. H. ANDERSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,974 45	Capital paid in coin	\$30,000 00
Loans on real estate	5,704 26	Reserve fund and profit and loss	2,745 38
Loans on other securities (grain, etc.)	681 15	Due depositors	33,108 49
Loans on personal security (including overdrafts)	33,634 38		
Money on hand	5,664 69		
Due from banks and bankers	7,709 39		
Furniture and fixtures	1,485 55		
Total resources	\$65,853 87	Total liabilities	\$65,853 87

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. W. Thomas	225 shares.	D. L. Withington	175 shares.
P. A. Graham	50 shares.	C. C. Watson	100 shares.
J. H. Anderson	150 shares.	J. Gruendike	50 shares.
A. K. Cravath	125 shares.		

Total number of shares held by the Directors is

875 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$5,704 26	\$15,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Brandy in bonded warehouse	\$681 15	\$2,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Escondido, doing business at Escondido, County of San Diego, on the twelfth day of December, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,366 81	Capital paid up	\$28,750 00
Loans on real estate	7,398 08	Due depositors	48,674 07
Loans on stocks and bonds	1,204 25	Rents, exchange, etc.	312 65
Loans on personal security	23,939 76	Profit and loss	2,170 35
Money on hand (gold, \$5,421; silver, \$5,581 25; currency, \$1,531 05)	12,533 30		
Due from banks and bankers	20,899 32		
Furniture, fixtures, etc.	1,485 55		
Expenses, taxes, etc.	2,080 00		
Total resources	\$79,907 07	Total liabilities	\$79,907 07

SEMI-ANNUAL REPORT OF THE

HUMBOLDT COUNTY BANK—EUREKA.

[Incorporated February 27, 1873.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

J. W. HENDERSON, President.

ED. EVERDING, Cashier.

Resources.	Amount.	Liabilities.	Amount.
School orders	\$3,052 50	Capital paid in coin	\$60,000 00
Loans on real estate	259,362 55	Reserve fund and profit and loss	68,932 24
Loans on personal security (including overdrafts)	91,446 17	Due depositors	477,157 94
Money on hand	86,500 44	Other liabilities	3,555 26
Due from banks and bankers	154,227 78		
Furniture and fixtures	400 00		
Interest accrued	14,543 25		
Other assets	112 75		
Total resources	\$609,645 44	Total liabilities	\$609,645 44

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Henderson	245 shares.	Domingo Zanone	90 shares.
H. H. Buhne	206 shares.	S. W. McFarland	30 shares.
Josiah Bell	100 shares.	H. W. McClellan	25 shares.
N. Bullock	27 shares.	Ed. Everding	20 shares.
J. Cullberg	20 shares.		

Total number of shares held by the Directors is 763 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt	\$259,362 55	\$345,816 73

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
Humboldt County school orders	\$3,052 50

SEMI-ANNUAL REPORT OF THE

HUMBOLDT COUNTY BANK—EUREKA.

[Incorporated February 27, 1873.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

J. W. HENDERSON, President.

ED. EVERDING, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$312,628 17	Capital paid in coin.....	\$60,000 00
Loans on stocks, bonds, and warrants.....	100 00	Reserve fund and profit and loss.....	87,852 59
Loans on other securities (grain, etc.).....	100 00	Due depositors.....	543,808 05
Loans on personal security (including overdrafts).....	114,497 30	Due banks and bankers.....	595 26
Money on hand.....	67,386 94	Other liabilities.....	637 72
Due from banks and bankers....	175,997 96		
Furniture and fixtures.....	417 60		
Other assets.....	21,765 65		
Total resources.....	\$692,893 62	Total liabilities.....	\$692,893 62

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Henderson.....	245 shares.	D. Zanone.....	90 shares.
H. H. Buhne.....	206 shares.	S. W. McFarland.....	30 shares.
J. Bell.....	100 shares.	H. W. McClellan.....	25 shares.
N. Bullock.....	27 shares.	Ed. Everding.....	20 shares.
J. Cullberg.....	20 shares.		

Total number of shares held by the Directors is..... 763 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt.....	\$312,628 17	\$416,837 56

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
10 shares Eureka Lumber Manufacturing Company stock.....	\$1,000 00	\$100 00	\$500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
20 cords curly redwood bolts, warehouse receipts.....	\$100 00	\$400 00
Description of the "Other Assets."		Amount on Books.
Gold dust.....		\$220 25
Cost in foreclosure suit.....		48 75
Accrued interest.....		21,496 65
Total.....		\$21,765 65

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Humboldt County Bank, doing business at Eureka, County of Humboldt, on the tenth day of May, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$375,686 07	Capital paid up.....	\$60,000 00
Cash balance	77,568 19	Due depositors	524,061 47
Due from banks and bankers...	194,307 82	Interest collected.....	9,099 55
Furniture, fixtures, etc.....	417 60	Rents, exchange, etc.	829 27
Expenses, taxes, etc.....	2,290 18	Profit and loss	68,932 24
Other assets	14,590 78	Other liabilities	1,938 11
Total resources	\$664,860 64	Total liabilities.....	\$664,860 64

SEMI-ANNUAL REPORT OF THE

BANK OF CENTRAL CALIFORNIA—FRESNO.

[Incorporated February 26, 1887.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

LOUIS EINSTEIN, President.

LEOPOLD GUNDELFINGER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate purchased as investment	\$8,509 13	Capital paid in coin	\$120,000 00
County warrants	671 88	Reserve fund and profit and loss	3,067 85
Loans on real estate	109,225 00	Due depositors	87,093 82
Loans on stocks, bonds, and warrants	4,910 00	Due banks and bankers	15,341 63
Loans on other securities (grain, etc.)	16,718 65		
Loans on personal security (including overdrafts)	60,056 64		
Money on hand	19,616 41		
Checks and other cash items	2,538 81		
Due from banks and bankers	2,139 02		
Other assets	1,117 76		
Total resources	\$225,503 30	Total liabilities	\$225,503 30

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$120,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

Louis Einstein	405 shares.	H. B. Choice	10 shares.
Leopold Gundelfinger	150 shares.	Wm. Helm	50 shares.
Max. Frankenau	150 shares.		

Total number of shares held by the Directors is 765 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$109,225 00	\$275,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County school warrants	\$671 88	\$671 88

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sundry bank and incorporation shares	\$8,065 00	\$4,910 00	\$7,630 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat and barley—20,786 pounds----	\$16,718 65	\$29,838 00

SEMI-ANNUAL REPORT OF THE

BANK OF CENTRAL CALIFORNIA—FRESNO.

[Incorporated February 26, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

LOUIS EINSTEIN, President.

LEOPOLD GUNDELFINGER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate purchased	\$8,417 93	Capital paid in coin	\$120,000 00
Miscellaneous bonds and stocks.....	300 00	Reserve fund and profit and loss	15,063 64
County warrants	44 90	Due depositors	125,870 62
Loans on real estate.....	114,387 70	Other liabilities.....	12 50
Loans on stocks, bonds, and warrants	1,280 00		
Loans on other securities (grain, etc.)	2,223 60		
Loans on personal security (including overdrafts).....	85,038 66		
Money on hand	29,223 44		
Due from banks and bankers	13,895 84		
Furniture and fixtures	2,214 67		
Expenses and taxes	3,708 12		
Other assets.....	211 90		
Total resources.....	\$260,946 76	Total liabilities.....	\$260,946 76

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$120,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

Louis Einstein.....	400 shares.	Wm. Helm	70 shares.
Leopold Gundelfinger.....	150 shares.	H. B. Choice.....	10 shares.
Max. Frankenau.....	150 shares.		
Total number of shares held by the Directors is			780 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno and Tulare.....	\$8,417 93	\$15,400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$114,387 70	\$285,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Squaw Valley school bond	\$300 00	\$300 00	\$300 00
County warrants	54 00	44 90	54 00
Totals	\$354 00	\$344 90	\$354 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
22 shares Fresno Loan and Savings Bank stock	\$2,200 00	\$1,200 00	\$2,200 00
2 shares Kings River and Fresno Canal Company stock	200 00	80 00	120 00
Totals	\$2,400 00	\$1,280 00	\$2,320 00

AMOUNT LOANED ON OTHER SECURITIES.

Descriptions of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat and barley	\$2,223 60	\$3,316 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Central California, doing business at City and County of Fresno, on the eighth day of November, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate purchased	\$8,429 45	Capital paid up	\$120,000 00
Invested in stocks, bonds, and warrants	1,255 85	Due depositors	73,295 85
Loans on real estate	100,975 00	Due banks and bankers	22,124 52
Loans on stocks and bonds	3,650 00	Interest collected	4,115 06
Loans on other securities (grain, etc.)	22,969 00	Rents, exchange, etc.	758 15
Loans on personal security ..	36,090 99		
Money on hand	31,432 58		
Due from banks and bankers ..	8,629 04		
Fixtures, furniture, etc.	2,139 02		
Expenses, taxes, etc.	4,225 37		
Other assets	497 28		
Total resources	\$220,293 58	Total liabilities	\$220,293 58

SEMI-ANNUAL REPORT OF THE

FARMERS BANK OF FRESNO.

[Incorporated March 8, 1882.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

LEWIS LEACH, President.

JOHN REICHMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$18,000 00	Capital paid in coin	\$120,000 00
County warrants	2,662 51	Due depositors	395,185 77
Loans on real estate	113,230 09	Due banks and bankers	2,889 48
Loans on stocks	5,015 43	Other liabilities	33,060 92
Loans on other securities (grain, etc.)	80,185 40		
Loans on personal security (in- cluding overdrafts)	262,897 62		
Money on hand	44,501 59		
Due from banks and bankers ..	6,473 53		
Furniture and fixtures	1,800 00		
Interest accrued	16,370 00		
Total resources	\$551,136 17	Total liabilities	\$551,136 17

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$120,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$120.

The names of the Directors, and number of shares of stock held by each, are as follows:

Lewis Leach	60 shares.	Alex. Goldstein	20 shares.
A. Kutner	440 shares.	Chas. H. Norris	10 shares.
W. W. Phillips	280 shares.		
Total number of shares held by the Directors is			810 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$113,230 09	\$225,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
170 shares Fresno Gaslight Company	\$3,400 00	\$4,015 43	\$5,100 00
70 shares Grangers Bank of California	7,000 00	1,000 00	-----
Totals	\$10,400 00	\$5,015 43	-----

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$80,185 40	\$100,000 00

SEMI-ANNUAL REPORT OF THE

FARMERS BANK OF FRESNO.

[Incorporated March 8, 1882.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

LEWIS LEACH, President.

JOHN REICHMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$18,000 00	Capital paid in coin	\$140,000 00
Real estate	5,000 00	Reserve fund and profit and loss	30,559 98
Loans on real estate	110,340 09	Due depositors	300,811 12
Loans on stocks, bonds, and warrants	2,700 00	Due banks and bankers	13,375 30
Loans on other securities (grain, etc.)	17,675 00		
Loans on personal security (including overdrafts)	256,306 66		
Money on hand	78,192 95		
Checks and other cash items	2,736 92		
Due from banks and bankers	7,277 99		
Furniture and fixtures	1,800 00		
Expenses and taxes	5,716 79		
Total resources	\$484,746 40	Total liabilities	\$484,746 40

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$140,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. Kutner	440 shares.	Alex. Goldstein	20 shares.
W. W. Phillips	280 shares.	Chas. H. Norris	10 shares.
Lewis Leach	60 shares.		

Total number of shares held by the Directors is 810 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$110,340 09	\$223,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
60 shares Fresno Gaslight Company stock	\$1,200 00	\$700 00	\$1,800 00
20 shares Fresno Gaslight Company stock	400 00	300 00	600 00
100 shares Grady Opera House Company stock	2,500 00	700 00	3,000 00
20 shares Grangers Bank of California stock	2,000 00	1,000 00	2,000 00
Totals	\$6,100 00	\$2,700 00	\$7,400 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Wheat and barley in warehouse	\$17,675 00	\$22,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers Bank of Fresno, doing business at Fresno City, County of Fresno, on the eighth day of November, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$18,000 00	Capital paid up.....	\$120,000 00
Loans on stocks, bonds, and warrants	990 66	Due depositors	409,743 94
Loans on real estate.....	111,630 09	Due banks and bankers.....	39,898 78
Loans on stocks and bonds.....	5,615 43	Interest collected.....	15,811 74
Loans on other securities (grain, etc.)	84,882 16	Rents, exchange, etc.	3,640 57
Loans on personal security.....	267,909 37	Profit and loss.....	2,895 59
Money on hand	85,987 02		
Due from banks and bankers...	6,936 01		
Furniture, fixtures, etc.....	1,800 00		
Expenses, taxes, etc.....	8,219 88		
Total resources.....	\$591,990 62	Total liabilities	\$591,990 62

SEMI-ANNUAL REPORT OF THE

BANK OF GILROY.

[Incorporated June 5, 1871.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

L. A. WHITEHURST, President.

GEO. E. HERSEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,450 44	Capital paid in coin	\$68,000 00
Real estate taken for debt	6,231 54	Reserve fund and profit and loss	17,123 82
County warrants	2,117 35	Due depositors	122,095 27
Loans on real estate	57,345 22	Due banks and bankers	935 55
Loans on other securities (grain, etc.)	14,031 06	Other liabilities	3,400 00
Loans on personal security (including overdrafts)	92,293 90		
Money on hand	21,924 62		
Due from banks and bankers	5,592 64		
Furniture and fixtures	1,000 00		
Interest accrued	5,567 87		
Total resources	\$211,554 64	Total liabilities	\$211,554 64

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$68,000; the total amount actually paid in coin by stockholders for capital stock is \$68,000. The total number of shares of stock issued is 1,360; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. A. Whitehurst	122 shares.	M. Lennon	40 shares.
W. N. Steuben	150 shares.	H. Wilson	50 shares.
J. H. Ellis	200 shares.		

Total number of shares held by the Directors is 562 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$5,450 44	\$7,500 00
Monterey	6,231 54	6,231 54
Totals	\$11,681 98	\$13,731 54

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$32,485 22	\$65,000 00
Tulare	20,860 00	35,000 00
San Benito	4,000 00	8,000 00
Totals	\$57,345 22	\$108,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants	\$2,117 35	\$2,117 35

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts	\$14,031 06	\$18,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF GILROY.

[Incorporated June 5, 1871.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

L. A. WHITEHURST, President.

GEO. E. HERSEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,450 44	Capital paid in coin	\$68,000 00
Real estate taken for debt	8,231 54	Reserve fund and profit and loss	19,657 74
Loans on real estate	56,556 48	Due depositors	103,695 97
Loans on personal security (including overdrafts)	93,350 38	Other liabilities	3,462 50
Money on hand	10,886 76		
Due from banks and bankers	12,068 59		
Furniture and fixtures	1,000 00		
Other assets (interest)	7,272 02		
Total resources	\$194,816 21	Total liabilities	\$194,816 21

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$136,000; the total amount actually paid in coin by stockholders for capital stock is \$68,000. The total number of shares of stock issued is 1,360; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Ellis	200 shares.	R. Eschenburg	85 shares.
W. N. Steuben	150 shares.	M. Lennon	40 shares.
L. A. Whitehurst	122 shares.		

Total number of shares held by the Directors is

597 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$122 50	\$150 00
Monterey	8,109 04	10,000 00
Totals	\$8,231 54	\$10,150 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$56,556 48	\$138,800 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Gilroy, doing business at Gilroy, County of Santa Clara, on the thirteenth day of February, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,450 44	Capital paid up	\$68,000 00
Other real estate	6,231 54	Reserve fund	17,123 82
Loans on real estate	61,595 02	Due depositors	112,721 30
Loans on stocks and bonds	3,953 55	Interest collected	80 98
Loans on other securities (grain, etc.)	11,350 38	Dividends unpaid	787 50
Loans on personal security	76,214 08		
Money on hand	21,019 76		
Due from banks and bankers	6,470 15		
Furniture, fixtures, etc.	1,000 00		
Expenses, taxes, etc.	603 91		
Other assets	4,824 77		
Total resources	\$198,713 60	Total liabilities	\$198,713 60

SEMI-ANNUAL REPORT OF THE
BANK OF HANFORD.

[Incorporated April 11, 1887.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

E. JACOB, President.

S. E. BIDDLE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,312 29	Capital paid in coin	\$40,000 00
Loans on real estate	19,232 00	Reserve fund and profit and loss	2,945 84
Loans on other securities (grain, etc.)	22,181 00	Due depositors	99,928 74
Loans on personal security (including overdrafts)	89,767 10	Due banks and bankers	14,488 64
Money on hand	9,796 16		
Due from banks and bankers	3,627 72		
Furniture and fixtures	3,138 85		
Expenses	3,308 10		
Total resources	\$157,363 22	Total liabilities	\$157,363 22

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$40,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Jacob	100 shares.	Daniel Rhoads	50 shares.
C. Railsback	45 shares.	S. E. Biddle	65 shares.
J. E. Rawlins	50 shares.		

Total number of shares held by the Directors is 310 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare	\$19,232 00	\$50,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Wheat, alfalfa, seed, and barley	\$22,181 00	\$28,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF HANFORD.

[Incorporated April 11, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

E. JACOB, President.

S. E. BIDDLE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,266 14	Capital paid in coin	\$40,000 00
Loans on real estate	35,942 94	Reserve fund and profit and loss	7,917 21
Loans on other securities (grain, etc.)	8,367 31	Due depositors	90,556 79
Loans on personal security (including overdrafts)	80,943 02	Due banks and bankers	6,616 22
Money on hand	9,857 42	Other liabilities	20,000 00
Due from banks and bankers	8,917 44		
Furniture and fixtures	3,857 06		
Expenses and taxes	5,338 89		
Total resources	\$164,490 22	Total liabilities	\$164,490 22

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$40,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Jacob	100 shares.	C. Railsback	45 shares.
J. E. Rawlins	50 shares.	D. Rhoads	50 shares.
S. E. Biddle	215 shares.		

Total number of shares held by the Directors is

460 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare	\$34,942 94	\$80,000 00
Fresno	1,000 00	5,000 00
Totals	\$35,942 94	\$85,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Hanford, doing business at Hanford, County of Tulare, on the ninth day of November, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,974 18	Capital paid up	\$40,000 00
Loans on real estate	16,900 32	Due depositors	104,219 62
Loans on other securities (grain, etc.)	23,081 00	Due banks and bankers	10,512 20
Loans on personal security	64,954 49	Interest collected	1,292 15
Money on hand	27,340 12	Rents, exchange, etc.	909 03
Due from banks and bankers	14,187 56		
Furniture, fixtures, etc.	1,909 13		
Expenses, taxes, etc.	2,586 20		
Total resources	\$156,933 00	Total liabilities	\$156,933 00

SEMI-ANNUAL REPORT OF THE

BANK OF HEALDSBURG.

[Incorporated June 14, 1874.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

H. M. WILLSON, President.

S. COHN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$28,388 07	Capital paid in coin	\$85,600 00
Loans on real estate	141,022 50	Reserve fund and profit and loss	13,386 99
Loans on stocks, bonds, and warrants	958 75	Due depositors	153,117 26
Loans on other securities (grain, etc.)	2,761 00	Due banks and bankers	225 28
Loans on personal security (including overdrafts)	59,818 04	Other liabilities	22 50
Money on hand	7,968 66		
Due from banks and bankers	6,161 83		
Furniture and fixtures	2,500 00		
Taxes	1,005 68		
Other assets	1,767 50		
Total resources	\$252,352 03	Total liabilities	\$252,352 03

DETAILS.

The amount of capital stock is \$85,600; the amount subscribed is \$85,600; the total amount actually paid in coin by stockholders for capital stock is \$85,600. The total number of shares of stock issued is 856; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. M. Willson	50 shares.	J. R. Grant	133 shares.
Samuel Cohn	35 shares.	J. W. Wilson	5 shares.
A. H. Stites	10 shares.		

Total number of shares held by the Directors is 233 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma and Mendocino	\$28,388 07	\$31,150 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$141,022 50	\$304,200 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
County school warrants	\$958 75

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Market Value.
Wheat in warehouse	\$2,761 00	\$4,295 00
Description of the "Other Assets."	Amount on Books.	Market Value.
Sheep	\$1,767 50	\$1,965 00

SEMI-ANNUAL REPORT OF THE

BANK OF HEALDSBURG.

[Incorporated June 13, 1874.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

H. M. WILLSON, President.

J. W. WILSON, Assistant Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$28,388 07	Capital paid in coin	\$85,600 00
Miscellaneous bonds and stocks	8,700 00	Reserve fund and profit and loss	25,174 52
County warrants	115 00	Due depositors	129,592 89
Loans on real estate	135,942 33	Due banks and bankers	215 53
Loans on personal security (including overdrafts)	48,198 06	Other liabilities	22 50
Money on hand	7,206 60		
Checks and other cash items ..	7 40		
Due from banks and bankers ..	8,456 99		
Furniture and fixtures	2,000 00		
Other assets	1,590 99		
Total resources	\$240,605 44	Total liabilities	\$240,605 44

DETAILS.

The amount of capital stock is \$85,600; the amount subscribed is \$85,600; the total amount actually paid in coin by stockholders for capital stock is \$85,600. The total number of shares of stock issued is 856; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. M. Willson	50 shares.	J. W. Wilson	55 shares.
J. R. Grant	133 shares.	A. H. Stites	35 shares.

Total number of shares held by the Directors is 273 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$12,418 65	\$13,600 00
Sonoma and Mendocino Counties	15,969 42	19,180 00
Totals	\$28,388 07	\$32,780 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$135,942 33	\$315,260 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
87 shares Bank of Healdsburg stock	\$8,700 00	\$8,700 00	\$9,396 00
Sonoma County school warrants	115 00	115 00	115 00
Totals	\$8,815 00	\$8,815 00	\$9,511 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Healdsburg, doing business at Healdsburg, County of Sonoma, on the second day of February, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Other real estate	\$28,388 07	Capital paid up	\$85,600 00
Invested in stocks, bonds, and warrants	362 70	Reserve fund	10,000 00
Loans on real estate	140,272 50	Due depositors	141,065 82
Loans on other securities (grain, etc.)	3,431 52	Due banks and bankers	8,578 98
Loans on personal security	59,812 23	Interest collected	364 38
Money on hand	7,377 98	Dividends unpaid	758 50
Due from banks and bankers	1,078 19	Profit and loss	167 99
Furniture, fixtures, etc.	2,500 00		
Expenses, taxes, etc.	1,544 98		
Other assets	1,767 50		
Total resources	\$246,535 67	Total liabilities	\$246,535 67

SEMI-ANNUAL REPORT OF THE

FARMERS AND MECHANICS BANK OF HEALDSBURG.

[Incorporated September 1, 1877.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

E. H. BARNES, President.

R. H. WARFIELD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid in coin	\$82,960 00
Real estate taken for debt	37,907 72	Reserve fund and profit and loss	3,470 41
Loans on real estate	25,810 60	Due depositors	81,278 07
Loans on personal security (including overdrafts)	71,913 74		
Money on hand	16,982 05		
Due from banks and bankers	6,094 37		
Total resources	\$167,708 48	Total liabilities	\$167,708 48

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$134,100; the total amount actually paid in coin by stockholders for capital stock is \$82,960. The total number of shares of stock issued is 1,341; the amount paid up on each share of stock is \$61 $\frac{86}{100}$, average.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. H. Barnes	137 shares.	Geo. T. Miller	25 shares.
A. B. Nalley	100 shares.	R. Powell	50 shares.
L. A. Norton	215 shares.	E. Hamilton	100 shares.
R. H. Warfield	87 shares.		

Total number of shares held by the Directors is

714 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Sonoma	\$37,907 72

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$25,810 60	\$120,000 00

SEMI-ANNUAL REPORT OF THE

FARMERS AND MECHANICS BANK OF HEALDSBURG.

[Incorporated September 1, 1877.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

E. H. BARNES, President.

R. H. WARFIELD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid in coin	\$82,960 00
Real estate taken for debt	38,274 63	Reserve fund and profit and loss	3,087 79
Loans on real estate	32,796 00	Due depositors	59,750 34
Loans on personal security (including overdrafts)	82,355 90	Due banks and bankers	24,375 52
Money on hand	7,747 12		
Total resources	\$170,173 65	Total liabilities	\$170,173 65

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$134,100; the total amount actually paid in coin by stockholders for capital stock is \$82,960. The total number of shares of stock issued is 1,341; the amount paid up on each share of stock is \$61 $\frac{56}{100}$ average.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. H. Barnes	137 shares.	Geo. T. Miller	25 shares.
A. B. Nalley	100 shares.	R. Powell	50 shares.
L. A. Norton	215 shares.	E. Hamilton	100 shares.
R. H. Warfield	87 shares.		

Total number of shares held by the Directors is

714 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$38,274 63	\$38,274 63

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$32,796 00	\$120,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers and Mechanics Bank, doing business at Healdsburg, County of Sonoma, on the first day of February, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid up	\$82,960 00
Other real estate	37,944 63	Reserve fund	2,215 51
Invested in stocks, bonds, and warrants	312 02	Due depositors	55,645 05
Loans on real estate	41,600 30	Due banks and bankers	36,028 90
Loans on personal security	69,623 05	Interest collected	429 22
Money on hand	18,375 16		
Expenses, taxes, etc.	284 52		
Other assets	139 00		
Total resources	\$177,278 68	Total liabilities	\$177,278 68

SEMI-ANNUAL REPORT OF THE
BANK OF HOLLISTER.

[Incorporated October 21, 1873.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

T. S. HAWKINS, President.

T. W. HAWKINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$8,000 00	Capital paid in coin	\$250,000 00
County warrants	636 83	Reserve fund and profit and loss	84,383 67
Loans on real estate	234,287 17	Due depositors	312,942 14
Loans on stocks, bonds, and warrants	5,000 75		
Loans on other securities (grain, etc.)	32,938 20		
Loans on personal security (in- cluding overdrafts)	297,215 29		
Money on hand	50,937 59		
Due from banks and bankers	16,309 98		
Furniture and fixtures	2,000 00		
Total resources	\$647,325 81	Total liabilities	\$647,325 81

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. S. Hawkins	366 shares.	N. C. Briggs	176 shares.
Uriah Wood	313½ shares.	Thomas Flint	25 shares.
L. A. Whitehurst	324½ shares.		

Total number of shares held by the Directors is 1,205 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito	\$234,287 17	\$450,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
San Benito County warrants	\$207 00
School orders	429 83
Total	\$636 83

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
San Benito County school orders	\$5,400 00	\$5,000 75	\$5,400 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Wheat, barley, and hay in warehouse.....	\$32,938 20	\$40,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF HOLLISTER.

[Incorporated October 21, 1873.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

T. S. HAWKINS, President.

T. W. HAWKINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$8,000 00	Capital paid in coin.....	\$250,000 00
Loan* on real estate	216,832 00	Reserve fund and profit and loss	83,967 22
Loans on stocks, bonds, and warrants	3,040 00	Due depositors	225,496 76
Loans on other securities (grain, etc.).....	17,360 00	Due banks and bankers	17,630 87
Loans on personal security (including overdrafts).....	302,628 66		
Money on hand	24,454 26		
Furniture and fixtures	2,000 00		
Expenses and taxes	2,777 93		
Total resources.....	\$577,094 85	Total liabilities	\$577,094 85

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. S. Hawkins.....	366 shares.	N. C. Briggs.....	176 shares.
Uriah Wood	313½ shares.	Thomas Flint.....	35 shares.
L. A. Whitehurst	324½ shares.		
Total number of shares held by the Directors is		1,215 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito	\$216,832 00	\$325,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Hollister Gas Company stock	\$5,100 00	\$3,040 00	\$4,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Wheat, barley, and hay in warehouse.....	\$17,360 00	\$22,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Hollister, doing business at Hollister, County of San Benito, on the eleventh day of February, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$8,000 00	Capital paid up.....	\$250,000 00
Loans on real estate.....	253,143 37	Reserve fund.....	50,000 00
Loans on stocks and bonds.....	18,000 00	Due depositors.....	255,563 19
Loans on other securities (grain, etc.)	60,951 24	Due banks and bankers	39,877 16
Loans on personal security.....	239,187 32	Interest collected	2,686 66
Money on hand.....	33,613 79	Rents, exchange, etc.....	56 30
Due from banks and bankers.....	4,543 82	Profit and loss	22,276 43
Furniture, fixtures, etc.....	2,000 00		
Expenses, taxes, etc.....	1,020 20		
Total resources.....	\$620,459 74	Total liabilities.....	\$620,459 74

SEMI-ANNUAL REPORT OF THE

BANK OF LAKE—LAKEPORT.

[Incorporated March 10, 1874.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

FRANK D. TUNIS, President.

MARSHALL ARNOLD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$33,466 07	Capital paid in coin.....	\$43,740 00
Loans on personal security (in- cluding overdrafts).....	27,983 54	Reserve fund and profit and loss.....	2,667 12
Money on hand.....	2,200 31	Due depositors.....	29,953 97
Due from banks and bankers...	5,578 24		
Furniture and fixtures.....	2,000 00		
Interest accrued.....	4,388 00		
Expenses and taxes.....	744 93		
Total resources.....	\$76,361 09	Total liabilities.....	\$76,361 09

DETAILS.

The amount of capital stock is \$43,740; the amount subscribed is \$43,740; the total amount actually paid in coin by stockholders for capital stock is \$43,740. The total number of shares of stock issued is $437\frac{4}{100}$; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. C. Hastings.....	$426\frac{20}{100}$ shares.	A. F. Tate.....	1 share.
A. Levy.....	1 share.	M. Arnold.....	1 share.
F. D. Tunis.....	1 share.		

Total number of shares held by the Directors is $430\frac{20}{100}$ shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake.....	\$33,466 07	\$33,466 07

SEMI-ANNUAL REPORT OF THE

BANK OF LAKE—LAKEPORT.

[Incorporated March 10, 1874.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

D. C. RUMSEY, President.

MARSHALL ARNOLD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$15,000 00	Capital paid in coin.....	\$66,340 00
Loans on real estate.....	15,251 37	Reserve fund and profit and loss.....	451 44
Loans on personal security (including overdrafts).....	28,132 09	Due depositors.....	33,340 53
Money on hand.....	2,600 61	Due banks and bankers.....	6,841 97
Furniture and fixtures.....	2,000 00		
Expenses and taxes.....	29 12		
Other assets (interest accrued).....	5,960 75		
Total resources.....	\$106,973 94	Total liabilities.....	\$106,973 94

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$66,340; the total amount actually paid in coin by stockholders for capital stock is \$66,340. The total number of shares of stock issued is $663\frac{40}{100}$; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. C. Hastings.....	$488\frac{40}{100}$ shares.	M. Arnold.....	3 shares.
A. Levy.....	1 share.	D. C. McDougal.....	1 share.
John Jones.....	34 shares.	J. K. Fraser.....	1 share.
D. C. Rumsey.....	10 shares.		

Total number of shares held by the Directors is $538\frac{40}{100}$ shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake.....	\$53,251 37	\$53,251 37

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Lake, doing business at Lakeport, County of Lake, on the twenty-third day of May, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts.....	\$82,345 40	Capital paid up.....	\$43,740 00
Cash balance.....	3,574 12	Due depositors.....	39,673 03
Furniture, fixtures, etc.....	2,000 00	Due banks and bankers.....	7,016 65
Expenses, taxes, etc.....	1,406 82	Interest collected.....	297 12
Other assets.....	1,416 85	Rents, exchange, etc.....	16 39
Total resources.....	\$90,743 19	Total liabilities.....	\$90,743 19

SEMI-ANNUAL REPORT OF THE

FARMERS SAVINGS BANK—LAKEPORT.

[Incorporated December 14, 1874.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

H. C. BOGGS, President.

L. H. BOGGS, Vice-President.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$65,020 00
County warrants	1,929 94	Reserve fund and profit and	
Loans on real estate	72,389 04	loss	34,939 96
Loans on other securities		Due depositors	238,302 82
(grain, etc.)	1,125 00		
Loans on personal security			
(including overdrafts)	41,470 11		
Money on hand	92,841 74		
Due from banks and bankers.	97,388 31		
Furniture and fixtures	1,887 25		
Interest accrued	14,231 39		
Total resources	\$338,262 78	Total liabilities	\$338,262 78

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$65,020. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$65 02—average.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. C. Boggs	550 shares.	D. V. Thompson	5 shares.
E. G. Young	213 shares.	J. W. Macall	5 shares.
Geo. Tucker	15 shares.	J. W. Byrnes	10 shares.
L. H. Boggs	10 shares.		

Total number of shares held by the Directors is 808 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake	\$72,389 04	\$250,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
Lake County warrants	\$1,929 94

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Chattel mortgage on printing press	\$1,000 00	\$2,000 00
Chattel mortgage on grain stored in warehouse	125 00	350 00
Totals	\$1,125 00	\$2,350 00

SEMI-ANNUAL REPORT OF THE

FARMERS SAVINGS BANK—LAKEPORT.

[Incorporated December 14, 1874.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

H. C. BOGGS, President.

W. A. THOMPSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$65,020 00
County warrants	586 10	Reserve fund and profit and	
Loans on real estate	87,992 19	loss (surplus)	37,235 76
Loans on other securities		Due depositors	145,643 62
(grain, etc.)	1,000 00		
Loans on personal security (in-			
cluding overdrafts)	50,094 86		
Money on hand	36,511 37		
Checks and other cash items ..	893 72		
Due from banks and bankers ..	38,653 22		
Furniture and fixtures	1,887 25		
Other assets (interest accrued)	15,280 67		
Total resources	\$247,899 38	Total liabilities	\$247,899 38

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$65,020. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$65 02.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. C. Boggs	550 shares.	J. B. Robinson	7 shares.
L. H. Boggs	10 shares.	D. V. Thompson	4 shares.
George Tucker	15 shares.	W. A. Thompson	1 share.
J. W. Byrnes	10 shares.		

Total number of shares held by the Directors is597 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake	\$87,992 19	\$300,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Lake County warrants	\$559 95	\$586 10	\$586 10

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Chattel mortgage on printing office, Lakeport Democrat.	\$1,000 00	\$2,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers Savings Bank, doing business at Lakeport, County of Lake, on the twenty-third day of May, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid up	\$65,020 00
Invested in warrants	576 40	Due depositors	161,180 72
Loans and discounts	136,926 70	Interest collected	3,606 73
Cash balance	48,436 53	Rents, exchange, etc.	968 48
Due from banks and bankers ..	45,495 96	Profit and loss	20,708 57
Furniture, fixtures, etc.	1,887 25		
Expenses, taxes, etc.	2,952 63		
Other assets	209 03		
Total resources	\$251,484 50	Total liabilities	\$251,484 50

SEMI-ANNUAL REPORT OF THE

BANK OF LA PORTE.

[Incorporated October, 1871.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

JNO. R. SMAILES, President.

DIXON BRABBAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$1,000 00	Capital paid in coin	\$12,500 00
Loans on real estate	8,180 60	Reserve fund and profit and loss	14,366 67
Loans on other securities (grain, etc.)	20,136 15	Due depositors	47,043 32
Loans on personal security (including overdrafts)	15,870 55	Other liabilities	132 34
Money on hand	9,880 85		
Due from banks and bankers	17,498 28		
Furniture and fixtures	1,000 00		
Taxes	475 90		
Total resources	\$74,042 33	Total liabilities	\$74,042 33

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$12,500. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Dixon Brabban	125 shares.	J. R. Smailes	4 shares.
E. Brabban	321 shares.		

Total number of shares held by the Directors is 450 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba and Butte	\$5,000 00	\$20,000 00
Plumas	3,180 60	8,000 00
Totals	\$8,180 60	\$28,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Certified checks, gold dust, and merchandise	\$20,136 15	\$43,270 00

SEMI-ANNUAL REPORT OF THE
BANK OF LA PORTE.

[Incorporated October, 1871.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

JOHN R. SMAILES, President.

DIXON BRABBAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$1,000 00	Capital paid in coin	\$12,500 00
Loans on other securities (grain, etc.)	17,590 52	Reserve fund and profit and loss	10,422 57
Loans on personal security (including overdrafts)	14,193 19	Due depositors	31,728 59
Money on hand	7,369 17		
Due from banks and bankers	12,819 69		
Furniture and fixtures	1,000 00		
Expenses and taxes	678 59		
Total resources	\$54,651 16	Total liabilities	\$54,651 16

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$12,500. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Dixon Brabban	125 shares.	J. R. Smails	4 shares.
E. Brabban	321 shares.		

Total number of shares held by the Directors is 450 shares.

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Gold bullion and dust, merchandise and insurance policies ..	\$17,590 52	\$28,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Showing the Financial Condition of the Bank of La Porte, doing business at La Porte, County of Plumas, on the twenty-ninth day of June, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,000 00	Capital paid up	\$12,500 00
Loans and discounts	30,935 59	Reserve fund	6,000 00
Cash balance	7,930 97	Due depositors	34,398 79
Due from banks and bankers	15,776 21	Rents, exchange, etc.	4,422 57
Expenses, taxes, etc.	678 59		
Total resources	\$57,321 36	Total liabilities	\$57,321 36

SEMI-ANNUAL REPORT OF THE

BANK OF LIVERMORE.

[Incorporated December 11, 1885.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

THOMAS VARNEY, President.

H. H. PITCHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$2,954 80	Capital paid in coin	\$100,000 00
Loans on real estate	76,922 75	Reserve fund and profit and loss	22,486 52
Loans on other securities (grain, etc.)	9,300 00	Due depositors	67,485 15
Loans on personal security (including overdrafts)	102,457 82	Due banks and bankers	6,933 74
Money on hand	4,455 04		
Furniture and fixtures	815 00		
Total resources	\$196,905 41	Total liabilities	\$196,905 41

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Thomas Varney	870 shares.	T. H. B. Varney	10 shares.
H. H. Pitcher	100 shares.	G. W. Langan	10 shares.
John Taylor	10 shares.		

Total number of shares held by the Directors is 1,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

County Situated In.	Amount Loaned.	Market Value.
Alameda	\$75,822 75	\$142,000 00
Contra Costa	1,100 00	4,000 00
Totals	\$76,922 75	\$146,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS. •

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
County school and road warrants	\$2,954 80

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipt for hay and grain	\$9,300 00	\$14,000 00

SEMI-ANNUAL REPORT OF THE
BANK OF LIVERMORE.

[Incorporated December 11, 1885.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

THOMAS VARNEY, President.

H. H. PITCHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$981 85	Capital paid in coin	\$100,000 00
Loans on real estate	72,926 00	Reserve fund and profit and loss	27,449 66
Loans on other securities (grain, etc.)	3,086 00	Due depositors	68,164 30
Loans on personal security (including overdrafts)	123,118 62	Due banks and bankers	13,368 99
Money on hand	7,390 40		
Furniture and fixtures	815 00		
Expenses and taxes	665 08		
Total resources	\$208,982 95	Total liabilities	\$208,982 95

DETAILS.

The amount of capital stock is \$100,000; total amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Thomas Varney	870 shares.	T. H. B. Varney	10 shares.
H. H. Pitcher	100 shares.	G. W. Longan	10 shares.
John Taylor	10 shares.		

Total number of shares held by the Directors is 1,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$72,926 00	\$148,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants	\$981 85	\$981 85

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$3,086 00	\$4,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Livermore, doing business at Livermore, County of Alameda, on the thirteenth day of March, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$842 50	Capital paid up	\$100,000 00
Loans on real estate	69,746 00	Reserve fund	22,899 37
Loans on personal security	127,933 06	Due depositors	73,306 22
Money on hand	5,737 68	Due banks and bankers	7,241 10
Due from banks and bankers	15 94	Interest collected	1,689 44
Furniture, fixtures, etc.	815 00	Rents, exchange, etc.	31 35
Expenses, taxes, etc.	77 30		
Total resources	\$205,167 48	Total liabilities	\$205,167 48

SEMI-ANNUAL REPORT OF THE

CALIFORNIA BANK—LOS ANGELES.

[Incorporated August 8, 1887.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

H. C. WITMER, Manager.

T. J. WELDON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$48,243 67	Capital paid in	\$150,000 00
Loans on stocks, bonds, and warrants	46,000 00	Due depositors	322,065 78
Loans on personal security (including overdrafts).....	152,839 19	Other liabilities.....	1,176 65
Money on hand	99,444 21		
Due from banks and bankers.....	115,315 13		
Furniture and fixtures	7,717 50		
Expenses and taxes	3,682 73		
Total resources.....	\$473,242 43	Total liabilities.....	\$473,242 43

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. C. Witmer.....	869 shares.	E. W. Jones	50 shares.
H. G. Newhall	250 shares.	J. Frankenfield	50 shares.
M. L. Wicks	200 shares.	J. C. Kays	50 shares.
J. Bernard	200 shares.		
Total number of shares held by the Directors is.....		1,669 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$44,243 67	\$114,539 00
San Diego	4,000 00	8,900 00
Totals.....	\$48,243 67	\$123,439 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
15 shares Southern California Lumber Company stock	\$15,000 00	\$9,000 00	\$25,000 00
200 shares Newhall Land and Farming Company stock	20,000 00	17,500 00	40,000 00
10 shares St. Vincent Hotel Company stock	50,000 00	6,000 00	50,000 00
1,000 shares Los Angeles Burning and Supply Company stock	5,000 00	500 00	1,000 00
2,495 shares Los Angeles Improvement Company stock	49,900 00	13,000 00	62,000 00
Totals	\$139,900 00	\$46,000 00	\$178,000 00

SEMI-ANNUAL REPORT OF THE

CALIFORNIA BANK—LOS ANGELES.

[Incorporated August 8, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

H. C. WITMER, Vice-President.

T. J. WELDON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$125,000 00	Capital paid in coin	\$300,000 00
Loans on real estate	36,767 00	Reserve fund and profit and loss	11,155 19
Loans on stocks, bonds, and warrants	28,150 00	Due depositors	310,436 16
Loans on personal security (including overdrafts)	240,529 44		
Money on hand	67,967 04		
Due from banks and bankers	115,173 87		
Furniture and fixtures	8,004 00		
Total resources	\$621,591 35	Total liabilities	\$621,591 35

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows :

Juan Bernard	200 shares.	Hewey Lindley	50 shares.
J. Frankfield	50 shares.	H. G. Newhall	250 shares.
E. W. Jones	50 shares.	H. C. Witmer	10 shares.
James C. Kays	50 shares.		
Total number of shares held by the Directors is			660 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$36,100 00	\$98,350 00
San Diego	667 00	2,000 00
Totals	\$36,767 00	\$150,350 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
32 shares Mateo Street and Santa Fe Avenue Street Car Company	\$3,200 00	\$800 00	\$2,500 00
500 shares Los Angeles County Railroad Company	25,000 00	3,000 00	18,000 00
40 shares Irvington Land and Water Company	10,000 00	2,000 00	7,500 00
10 shares St. Vincent Hotel Company	50,000 00	12,000 00	75,000 00
10 shares Richfield Land and Water Company	1,000 00	100 00	200 00
10 shares Southern California Lumber Company	10,000 00	2,250 00	16,667 00
15 shares Southern California Lumber Company	15,000 00	8,000 00	25,000 00
Totals	\$114,200 00	\$28,150 00	\$144,867 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the California Bank, doing business at City and County of Los Angeles, on the seventeenth day of December, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$46,000 00	Capital paid up	\$150,000 00
Loans on stocks and bonds ..	43,205 00	Due depositors	256,028 46
Loans on personal security ..	110,132 50	Interest collected	732 47
Money on hand (gold, \$71,- 635 50; currency, \$31,415; silver, \$3,051 83)	106,102 33	Rents, exchange, etc.	57 36
Due from banks and bankers ..	90,855 96		
Furniture, fixtures, etc.	7,689 50		
Expenses, taxes, etc.	2,833 00		
Total resources	\$406,818 29	Total liabilities	\$406,818 29

SEMI-ANNUAL REPORT OF THE

EAST SIDE BANK—LOS ANGELES.

[Incorporated November 6, 1886.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

WM. VICKREY, President.

URI EMBODY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$12,350 00	Capital paid in coin	\$35,550 00
Loans on personal security (including overdrafts).....	66,791 50	Reserve fund and profit and loss	2,353 43
Money on hand	14,026 09	Due depositors.....	91,285 26
Due from banks and bankers.....	31,112 59		
Furniture and fixtures	2,120 67		
Expenses and taxes	2,787 84		
Total resources.....	\$129,188 69	Total liabilities.....	\$129,188 69

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$35,550; the total amount actually paid in coin by stockholders for capital stock is \$35,550. The total number of shares of stock issued is 711; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

F. C. Howes.....	50 shares.	L. W. Dennis.....	40 shares.
Thos. Meredith.....	50 shares.	Wm. Vickrey	50 shares.
Dr. S. C. Newton	25 shares.	Uri Embody	50 shares.
W. A. Clinton	100 shares.		
Total number of shares held by the Directors is			365 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$12,350 00	\$31,500 00

SEMI-ANNUAL REPORT OF THE

EAST SIDE BANK—LOS ANGELES.

[Incorporated November 6, 1886.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

WM. VICKREY, President.

URI EMBODY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$15,951 13	Capital paid in coin.....	\$50,000 00
Loans on personal security (including overdrafts).....	73,008 29	Reserve fund and profit and loss.....	2,856 21
Money on hand.....	11,505 97	Due depositors.....	72,050 41
Due from banks and bankers.....	20,894 52		
Furniture and fixtures.....	2,177 67		
Expenses and taxes.....	1,319 04		
Other assets.....	50 00		
Total resources.....	\$124,906 62	Total liabilities.....	\$124,906 62

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. C. Newton.....	25 shares.	F. C. Howes.....	50 shares.
L. W. Dennis.....	50 shares.	Wm. Vickrey.....	81 shares.
W. A. Clinton.....	115 shares.	Uri Embody.....	55 shares.
Thos. Meredith.....	50 shares.		

Total number of shares held by the Directors is..... 426 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$15,951 13	\$50,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the East Side Bank, doing business at the City and County of Los Angeles, on the twenty-first day of September, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$5,000 00	Capital paid up.....	\$13,800 00
Loans on personal security...	41,413 15	Due depositors.....	59,909 03
Money on hand.....	9,481 22	Interest collected.....	973 50
Due from banks and bankers.....	15,225 08		
Furniture, fixtures, etc.....	2,101 17		
Expenses, taxes, etc.....	1,457 39		
Other assets.....	4 52		
Total resources.....	\$74,682 53	Total liabilities.....	\$74,682 53

SEMI-ANNUAL REPORT OF THE

FARMERS AND MERCHANTS BANK OF LOS ANGELES.

[Incorporated February 12, 1871.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

ISAIAS W. HELLMAN, President.

L. C. GOODWIN, Vice-President.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ----	\$2,604 75	Capital paid in coin -----	\$500,000 00
United States bonds -----	212,576 87	Reserve fund and profit and loss -----	635,480 70
Miscellaneous bonds and stocks -----	309,774 66	Due depositors -----	5,072,278 54
County and State warrants----	51,261 57	Other liabilities -----	5,145 00
Loans on real estate -----	571,150 00		
Loans on stocks, bonds, and warrants -----	246,446 34		
Loans on other securities (grain, etc.)-----	14,760 00		
Loans on personal security (including overdrafts) -----	2,103,241 71		
Money on hand -----	1,718,577 82		
Due from banks and bankers (on call in S. F., \$370,000;) -----	975,228 02		
Furniture and fixtures -----	7,282 50		
Total resources -----	\$6,212,904 24	Total liabilities -----	\$6,212,904 24

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000; the total number of shares of stock issued is 500; the amount paid up on each share of stock is \$1,000.

The names of the Directors, and number of shares of stock held by each, are as follows:

Isaias W. Hellman -----	218 shares.	L. C. Goodwin -----	22½ shares.
O. W. Childs -----	85 shares.	C. E. Thom -----	10 shares.
Philip Garnier -----	32 shares.	José Mascarel -----	10 shares.
James B. Lankersheim -----	27½ shares.	J. S. Griffin -----	10 shares.
C. Ducommun -----	25 shares.		

Total number of shares held by the Directors is ----- 440 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles -----	\$2,604 75	\$15,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles -----	\$571,150 00	\$1,000,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$170,250 00	\$212,576 87	\$213,662 50
Los Angeles County and City bonds	168,500 00	169,747 16	175,000 00
Spring Valley Water Company bonds	3,000 00	3,720 00	3,720 00
State of Missouri bonds	1,000 00	1,000 00	1,000 00
West Shore Railroad Company bonds	5,000 00	5,067 50	5,067 50
Los Angeles Cable Railway bonds	8,000 00	8,040 00	8,040 00
Sundry stocks	122,200 00	122,200 00	125,000 00
State Controller and Los Angeles County war- rants	51,261 57	51,261 57	52,000 00
Totals	\$529,211 57	\$573,613 10	\$583,490 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sundry stocks and bonds	\$246,446 34	\$350,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for barley, etc.	\$14,760 00	\$20,000 00

SEMI-ANNUAL REPORT OF THE

FARMERS AND MERCHANTS BANK OF LOS ANGELES.

[Incorporated February 12, 1871.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

ISAIAS W. HELLMAN, President.

L. C. GOODWIN, Vice-President.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt....	\$2,404 75	Capital paid in coin	\$500,000 00
United States bonds.....	114,454 37	Reserve fund and profit and loss	718,600 42
Miscellaneous bonds and stocks	312,307 16	Due depositors	4,121,923 56
County warrants	3,098 60	Due banks and bankers	112 93
Loans on real estate.....	495,700 00	Other liabilities.....	5,225 00
Loans on stocks, bonds, and warrants	175,650 00		
Loans on other securities (grain, etc.)	8,800 00		
Loans on personal security (including overdrafts).....	1,761,839 21		
Money on hand	1,499,858 17		
Due from banks and bankers (on call in S. F., \$345,000); \$619,467 15.....	964,467 15		
Furniture and fixtures.....	7,282 50		
Total resources	\$5,345,861 91	Total liabilities.....	\$5,345,861 91

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$1,000.

The names of the Directors, and number of shares of stock held by each, are as follows:

Isaias W. Hellman.....	218 shares.	L. C. Goodwin.....	22½ shares.
O. W. Childs	85 shares.	C. E. Thom.....	10 shares.
Philip Garnier	32 shares.	José Mascarel.....	10 shares.
Jas. B. Lankesheim	27½ shares.	J. S. Griffin.....	10 shares.
C. Ducommun	25 shares.		

Total number of shares held by the Directors is..... 440 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$2,404 75	\$12,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$495,000 00	\$900,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Sundry bonds, stocks, and warrants.....	\$402,050 00	\$426,761 53	\$436,478 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sundry stocks and bonds	\$175,650 00	\$250,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for barley.....	\$8,800 00	\$11,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers and Merchants Bank, doing business at Los Angeles, County of Los Angeles, on the twenty-eighth day of September, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Other real estate.....	\$7,134 65	Capital paid up.....	\$500,000 00
Invested in stocks, bonds, and warrants	537,904 85	Reserve fund.....	500,000 00
Loans on real estate.....	533,328 00	Due depositors.....	3,842,707 11
Loans on personal security.....	1,907,291 23	Interest collected.....	59,584 33
Money on hand (gold, \$1,028,049; silver, \$52,772 28; currency, \$63,370 56).....	1,144,191 84	Rents, exchange, etc.....	3,696 39
Due from banks and bankers.....	416,662 32	Dividends unpaid.....	5,145 00
Furniture, fixtures, etc.....	7,282 50	Profit and loss.....	30,600 66
Expenses, taxes, etc.....	7,938 10		
Call loans.....	380,000 00		
Total resources.....	\$4,941,733 49	Total liabilities.....	\$4,941,733 49

SEMI-ANNUAL REPORT OF THE

LOS ANGELES COUNTY BANK—LOS ANGELES.

[Incorporated May, 1874.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

JOHN E. PLATER, President.

GEORGE H. STEWART, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$190,500 00	Capital paid in coin	\$100,000 00
Loans on personal security (including overdrafts)	621,350 15	Reserve fund and profit and loss	136,943 49
Money on hand	232,399 81	Due depositors	857,543 60
Due from banks and bankers	51,525 95	Due banks and bankers	1,734 82
Furniture and fixtures	500 00	Other liabilities	54 00
Total resources	\$1,096,275 91	Total liabilities	\$1,096,275 91

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

John E. Plater	133 shares.	George W. Prescott	100 shares.
John A. Paxton	130 shares.	H. L. McNeil	3 shares.
Jotham Bixby	37 shares.	George H. Stewart	1 share.
R. S. Baker	27 shares.		

Total number of shares held by the Directors is 431 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$90,500 00	\$300,000 00
San Bernardino	100,000 00	500,000 00
Totals	\$190,500 00	\$800,000 00

SEMI-ANNUAL REPORT OF THE

LOS ANGELES COUNTY BANK—LOS ANGELES.

[Incorporated May, 1874.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

JOHN E. PLATER, President.

GEO. H. STEWART, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$182,350 00	Capital paid in coin.....	\$100,000 00
Loans on personal security (including overdrafts).....	493,143 14	Reserve fund and profit and loss.....	136,000 00
Money on hand.....	188,312 14	Due depositors.....	716,595 94
Due from banks and bankers.....	88,356 66	Due banks and bankers.....	65 00
Interest accrued.....	500 00		
Total resources.....	\$952,661 94	Total liabilities.....	\$952,661 94

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

John E. Plater.....	135 shares.	Geo. W. Prescott.....	100 shares.
John A. Paxton.....	130 shares.	H. L. McNeil.....	3 shares.
Jotham Bixby.....	37 shares.	Geo. H. Stewart.....	1 share.
R. S. Baker.....	27 shares.		

Total number of shares held by the Directors is..... 433 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$82,350 00	\$271,000 00
San Bernardino.....	100,000 00	500,000 00
Totals.....	\$182,350 00	\$771,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Los Angeles County Bank, doing business at Los Angeles, County of Los Angeles, on the twenty-seventh day of September, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$251,650 00	Capital paid up.....	\$100,000 00
Loans on stocks and bonds.....	58,100 00	Reserve fund.....	100,000 00
Loans on personal security.....	525,531 88	Due depositors.....	983,567 89
Money on hand (gold, \$188,409; silver, \$5,068 72; currency, \$57,339).....	250,816 72	Interest collected.....	16,233 40
Due from banks and bankers.....	116,901 42	Dividends unpaid.....	69 00
Furniture, fixtures, etc.....	500 00	Profit and loss.....	25,000 00
Expenses, taxes, etc.....	3,860 00		
Other assets.....	17,510 27		
Total resources.....	\$1,224,870 29	Total liabilities.....	\$1,224,870 29

SEMI-ANNUAL REPORT OF THE

UNIVERSITY BANK OF LOS ANGELES.

[Incorporated March 23, 1887.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

R. M. WIDNEY, President.

GEO. L. ARNOLD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$217,723 00	Capital paid in coin	\$100,000 00
Loans on stocks, bonds, and warrants	22,441 08	Reserve fund and profit and loss	15,022 23
Loans on personal security (including overdrafts)	41,774 19	Due depositors	338,969 36
Money on hand	95,494 91		
Due from banks and bankers	67,758 02		
Furniture and fixtures	2,287 10		
Expenses	6,208 56		
Other assets	304 73		
Total resources	\$453,991 59	Total liabilities	\$453,991 59

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. M. Widney	210 shares.	W. H. Workman	30 shares.
D. O. Miltimore	100 shares.	A. H. Judson	10 shares.
E. M. Ross	65 shares.	F. A. Gibson	10 shares.
C. M. Wells	40 shares.		

Total number of shares held by the Directors is 465 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$29,000 00	\$232,000 00
Los Angeles	188,723 00	566,169 00
Totals	\$217,723 00	\$798,169 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Hesperia Land and Water Company	\$10,833 17	\$201,666 00
University Bank of Los Angeles	9,762 91	19,800 00
San Bernardino Land and Water Company	1,845 00	15,000 00
Totals	\$22,441 08	\$236,466 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.
Two and three named paper	\$37,997 85

SEMI-ANNUAL REPORT OF THE

UNIVERSITY BANK OF LOS ANGELES.

[Incorporated March 23, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

R. M. WIDNEY, President.

GEORGE L. ARNOLD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$197,168 00	Capital paid in coin	\$100,000 00
Loans on stocks, bonds, and warrants	10,840 00	Reserve fund and profit and loss	26,507 06
Loans on personal security (including overdrafts)	41,098 24	Due depositors	230,594 05
Money on hand	48,016 49		
Due from banks and bankers	45,988 93		
Furniture and fixtures	2,312 77		
Expenses and taxes	11,008 95		
Other assets	667 73		
Total resources	\$357,101 11	Total liabilities	\$357,101 11

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. M. Widney	210 shares.	S. W. Little	25 shares.
D. O. Miltimore	100 shares.	D. R. Risley	20 shares.
C. M. Wells	40 shares.	L. J. P. Morrill	10 shares.
W. H. Workman	30 shares.		
Total number of shares held by the Directors is		435 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$29,000 00	\$232,000 00
Los Angeles	168,168 00	546,000 00
Totals	\$197,168 00	\$778,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
University Bank of Los Angeles (as collateral).....	\$14,500 00	\$9,540 00	\$18,125 00
San Fernando Land and Water Company.....	10,000 00	1,300 00	30,000 00
Totals	\$24,500 00	\$10,840 00	\$48,125 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.
Two and three named paper	\$41,098 24

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the University Bank of Los Angeles, doing business at City and County of Los Angeles, on the twenty-second day of September, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in bonds	\$29,000 00	Capital paid up.....	\$100,000 00
Loans on real estate	133,779 60	Due depositors	224,632 82
Loans on stocks and bonds...	33,442 50	Rents, exchange, etc.....	249 64
Loans on personal security...	39,651 00	Profit and loss	7,130 92
Money on hand	35,454 49		
Due from banks and bankers.	54,866 89		
Furniture, fixtures, etc.....	2,287 10		
Expenses, taxes, etc.....	3,531 80		
Total resources.....	\$332,013 38	Total liabilities.....	\$332,013 38

SEMI-ANNUAL REPORT OF THE

BANK OF LOS GATOS.

[Incorporated November 9, 1883.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

SAMUEL TEMPLETON, President.

A. E. WILDER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$414 66	Capital paid in coin	\$25,000 00
Loans on real estate	24,011 00	Reserve fund and profit and loss	3,777 32
Loans on personal security (including overdrafts)	29,539 33	Due depositors	87,045 60
Money on hand	6,311 20		
Due from banks and bankers	52,944 23		
Furniture and fixtures	2,232 75		
Expenses and taxes	369 75		
Total resources	\$115,822 92	Total liabilities	\$115,822 92

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$25,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Samuel Templeton	120 shares.	Robert Walker	40 shares.
A. G. Huggins	120 shares.	John Stanfield	252 shares.

Total number of shares held by the Directors is 532 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$21,011 00	\$60,000 00
Santa Cruz	2,000 00	10,000 00
King County (Washington Territory)	1,000 00	3,000 00
Totals	\$24,011 00	\$73,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF LOS GATOS.

[Incorporated November 9, 1883.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

SAMUEL, TEMPLETON, President.

A. E. WILDER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$24,193 00	Capital paid in coin	\$25,000 00
Loans on stocks, bonds, and warrants	1,975 00	Reserve fund and profit and loss	4,641 36
Loans on personal security (including overdrafts)	38,247 23	Due depositors	82,022 58
Money on hand	15,412 50		
Due from banks and bankers	29,634 79		
Furniture and fixtures	2,201 42		
Total resources	\$111,663 94	Total liabilities	\$111,663 94

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$25,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Samuel Templeton	120 shares.	John Stanfield	252 shares.
A. G. Huggins	120 shares.	J. W. Lyndon	20 shares.
Robert Walker	40 shares.		

Total number of shares held by the Directors is 552 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Santa Clara	\$20,943 00
Santa Cruz	2,000 00
Monterey	250 00
King, W. T.	1,000 00
Total	\$24,193 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
158 shares Los Gatos Coöperative Union	\$1,580 00	\$675 00	\$1,580 00
28 shares Saratoga and Los Gatos Real Estate Associates	1,250 00	500 00	1,250 00
28 shares Saratoga and Los Gatos Real Estate Associates	1,250 00	800 00	1,250 00
Totals	\$4,080 00	\$1,975 00	\$4,080 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Los Gatos, doing business at Los Gatos, County of Santa Clara, on the seventeenth day of April, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$64,234 50	Capital paid up.....	\$25,000 00
Cash balance	6,635 10	Reserve fund.....	3,000 00
Due from banks and bankers.....	36,375 01	Due depositors	80,550 99
Furniture, fixtures, etc.	2,201 42	Interest collected	542 36
Expenses, taxes, etc.....	23 65	Rents, exchange, etc.....	29 61
		Profit and loss	346 72
Total resources.....	\$109,469 68	Total liabilities.....	\$109,469 68

SEMI-ANNUAL REPORT OF THE

BANK OF EAST SAN BERNARDINO VALLEY—LUGONIA.

[Incorporated March 5, 1887.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

F. P. MORRISON, President.

JOHN W. WILSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$5,625 00	Capital paid in coin	\$50,000 00
Loans on stocks, bonds, and warrants	13,500 00	Reserve fund and profit and loss	3,100 60
Loans on personal security (including overdrafts).....	57,649 16	Due depositors	59,108 71
Money on hand	18,428 36		
Due from banks and bankers.....	12,668 71		
Furniture and fixtures	2,632 02		
Expenses.....	1,666 06		
Total resources.....	\$112,209 31	Total liabilities.....	\$112,209 31

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

F. P. Morrison	201 shares.	J. S. Edwards	25 shares.
A. L. Park	50 shares.	Frank Hinkley.....	10 shares.
Geo. H. Cook.....	50 shares.	Geo. H. Crafts.....	5 shares.
H. L. Drew.....	25 shares.		—

Total number of shares held by the Directors is..... 366 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$5,625 00	\$19,150 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Eight shares Bank of East San Bernardino Valley	\$800 00	\$800 00	\$800 00
Water stocks.....	17,205 00	12,740 00	19,105 00
Totals	\$18,005 00	\$13,540 00	\$19,905 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of East San Bernardino Valley, doing business at Lugonia, County of San Bernardino, on the twenty-sixth day of September, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$4,500 00	Capital paid up.....	\$20,000 00
Loans on stocks and bonds.....	16,500 00	Due depositors.....	45,944 78
Loans on personal security.....	31,488 57	Due banks and bankers.....	5,078 13
Money on hand.....	6,043 24	Interest collected.....	1,310 08
Due from banks and bankers.....	10,178 10		
Furniture, fixtures, etc.....	2,455 72		
Expenses, taxes, etc.....	1,167 36		
Total resources.....	\$72,332 99	Total liabilities.....	\$72,332 99

SEMI-ANNUAL REPORT OF THE

BANK OF MARTINEZ.

[Incorporated October 7, 1873.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

L. I. FISH, President.

H. M. HALE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,000 00	Capital paid in coin	\$100,000 00
County school warrants	4,766 24	Reserve fund and profit and loss	90,648 13
Loans on real estate	129,210 08	Due depositors	217,349 11
Loans on other securities (grain, etc.)	26,144 00		
Loans on personal security (including overdrafts)	144,899 41		
Money on hand	15,854 62		
Due from banks and bankers	66,381 01		
Furniture and fixtures	1,500 00		
Interest accrued	15,241 88		
Total resources	\$407,997 24	Total liabilities	\$407,997 24

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. I. Fish	125 shares.	J. H. Carrothers	60 shares.
B. Fernandez	100 shares.	H. M. Hale	100 shares.
Simon Blum	108 shares.		

Total number of shares held by the Directors is 493 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa	\$102,910 08	\$235,000 00
Tulare	24,900 00	59,600 00
Lincoln, Washington Territory	1,400 00	3,200 00
Totals	\$129,210 08	\$297,800 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
Orders on school funds	\$4,766 24

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts on wheat, barley, hay, and bags	\$26,144 00	\$33,750 00

SEMI-ANNUAL REPORT OF THE

BANK OF MARTINEZ.

[Incorporated October 7, 1873.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

L. I. FISH, President.

H. M. HALE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,000 00	Capital paid in coin	\$100,000 00
County warrants	323 94	Reserve fund and profit and	
Loans on real estate	154,310 66	loss	94,651 70
Loans on other securities		Due depositors	226,441 23
(grain, etc.)	38,470 00		
Loans on personal security			
(including overdrafts)	142,609 82		
Money on hand	39,479 07		
Due from banks and bankers.	21,455 12		
Furniture and fixtures	1,500 00		
Other assets (accrued interest)	18,944 32		
Total resources	\$421,092 93	Total liabilities	\$421,092 93

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. I. Fish	125 shares.	J. H. Carrothers	60 shares.
Charles Fish	125 shares.	H. M. Hale	100 shares.
B. Fernandez	100 shares.		

Total number of shares held by the Directors is 510 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa	\$96,608 16	\$199,400 00
Tulare	45,802 50	98,150 00
Fresno	10,500 00	22,780 00
Lincoln, Washington Territory	1,400 00	3,200 00
Totals	\$154,310 66	\$323,530 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Road and school funds, Contra Costa County	\$323 94	\$323 94

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
67,300 grain bags	\$34,800 00	\$46,340 00
47 tons No. 1 wheat	1,070 00	1,250 00
190 tons barley	2,600 00	3,550 00
Totals	\$38,470 00	\$51,140 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Martinez, doing business at Martinez, County of Contra Costa, on the eleventh day of February, 1883, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,000 00	Capital paid up	\$100,000 00
Invested in stocks, bonds, and warrants	579 89	Reserve fund	84,648 13
Loans on real estate	141,355 18	Due depositors	231,760 13
Loans on other securities (grain, etc.)	23,570 00	Interest collected	3 34
Loans on personal security (including overdrafts)	128,597 50		
Money on hand (gold, \$25,639; silver, \$1,772 60; currency, \$5,614)	33,025 60		
Due from banks and bankers	69,680 58		
Furniture, fixtures, etc.	1,500 00		
Expenses, taxes, etc.	442 25		
Other assets, interest, etc.	13,660 60		
Total resources	\$416,411 60	Total liabilities	\$416,411 60

SEMI-ANNUAL REPORT OF THE

MENDOCINO DISCOUNT BANK—MENDOCINO.

[Incorporated November 15, 1871.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

EUGENE BROWN, President.

WM. HEESER, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$27,032 43	Capital paid in coin.....	\$30,000 00
Loans on stocks, bonds, and warrants.....	2,600 10	Reserve fund and profit and loss.....	6,630 44
Loans on personal security (including overdrafts).....	49,200 22	Due depositors.....	57,789 83
Money on hand.....	8,817 94	Due banks and bankers.....	42,454 58
Furniture and fixtures.....	700 00	Other liabilities (collections).....	24,188 39
Other assets.....	72,712 55		
Total resources.....	\$161,063 24	Total liabilities.....	\$161,063 24

DETAILS.

The amount of capital stock is \$30,000; the amount subscribed is \$30,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Eugene Brown.....	1 share.	Aug. Heeser.....	3 shares.
Wm. Heeser.....	4 shares.	Silas Coombs.....	25 shares.
Charles W. Denslow.....	442 shares.	Ruel Stickney.....	1 share.

Total number of shares held by the Directors is 476 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino.....	\$27,032 43	\$75,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Five shares stock Mendocino Lumber Co.	\$5,000 00	\$2,600 10	\$3,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.	Face Value.
Mill orders and drafts on San Francisco firms, sent to and held by Pacific Bank for collection	\$72,712 55	\$72,712 55

SEMI-ANNUAL REPORT OF THE

MENDOCINO DISCOUNT BANK—MENDOCINO.

[Incorporated November 15, 1871.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

EUGENE BROWN, President.

WILLIAM HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$4,881 55	Capital paid in coin	\$30,000 00
Loans on stocks, bonds, and warrants	4,159 97	Reserve fund and profit and loss	9,816 03
Loans on personal security (including overdrafts)	35,982 98	Due depositors	57,892 23
Due from banks and bankers	22,708 38	Due banks and bankers	10,359 17
Furniture and fixtures	700 00	Other liabilities (collections)	17,645 86
Other assets	57,280 41		
Total resources	\$125,713 29	Total liabilities	\$125,713 29

DETAILS.

The amount of capital stock is \$30,000; the amount subscribed is \$30,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Eugene Brown	1 share.	S. Coombs	25 shares.
W. Heeser	3 shares.	R. Stickney	1 share.
Ch. Denslow	442 shares.	H. H. Jarvis	1 share.
A. Heeser	3 shares.		

Total number of shares held by the Directors is 476 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$4,881 55	\$32,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
9 shares stock Mendocino Lumber Company ..	\$9,000 00	\$4,159 97	\$5,400 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Mill orders and drafts on San Francisco firms forwarded for acceptance, holding while maturing and collecting, to Wells, Fargo & Co.'s Bank ..	\$31,024 95
Mill orders and drafts on San Francisco firms forwarded for acceptance, holding while maturing and collecting, to Pacific Bank	26,255 46
Totals	\$57,280 41

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Mendocino Discount Bank, doing business at Mendocino, County of Mendocino, on the twenty-sixth day of May, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$42,294 59	Capital paid up.....	\$30,000 00
Cash balance	6,170 12	Reserve fund.....	4,279 42
Due from banks and bankers, and drafts for collection.....	72,654 62	Due depositors.....	58,910 92
Furniture, fixtures, etc.....	700 00	Due banks and bankers.....	6,555 20
Expenses, taxes, etc.....	1,577 37	Interest collected.....	436 20
		Rents, exchange, etc.....	22 81
		Profit and loss.....	4,959 05
		Other liabilities (collections)	18,233 10
Total resources.....	\$123,396 70	Total liabilities.....	\$123,396 70

SEMI-ANNUAL REPORT OF THE

MERCED BANK—MERCED.

[Incorporated April 2, 1875.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

SAMUEL C. BATES, President.

FRANK HOWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid in coin	\$41,475 00
Real estate taken for debt	26,371 32	Reserve fund and profit and loss	7,937 35
Miscellaneous bonds and stocks	814 35	Due depositors	113,921 63
County warrants	442 37	Due banks and bankers	4,279 05
Loans on real estate	37,258 94		
Loans on stocks, bonds, and warrants	75 00		
Loans on other securities (grain, etc.)	2,055 00		
Loans on personal security (including overdrafts)	79,388 28		
Money on hand	7,649 74		
Due from banks and bankers	1,808 03		
Furniture and fixtures	1,750 00		
Total resources	\$167,613 03	Total liabilities	\$167,613 03

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$41,475; the total amount actually paid in coin by stockholders for capital stock is \$41,475. The total number of shares of stock issued is 553; the amount paid up on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. C. Bates	142 $\frac{1}{2}$ shares.	J. R. White	24 shares.
John Ruddle	40 shares.	Frank Howell	10 shares.
J. H. Jacobs	40 shares.	J. A. Perry	14 shares.
C. Landram	40 shares.		

Total number of shares held by the Directors is

310 $\frac{1}{2}$ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno	\$25,741 69	\$45,000 00
Merced	629 63	1,600 00
Totals	\$26,371 32	\$46,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced	\$37,258 94	\$72,450 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Confidence Mining Company	\$2,000 00	\$814 35	\$1,200 00
Merced County warrants	470 00	442 37	470 00
Totals	\$2,470 00	\$1,256 72	\$1,670 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Merced County warrants	\$75 00	\$150 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Hay in warehouse	\$540 00	\$1,200 00
.....	1,515 00	3,900 00
Totals	\$2,055 00	\$5,100 00

SEMI-ANNUAL REPORT OF THE

MERCED BANK—MERCED.

[Incorporated April 2, 1875.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

SAMUEL C. BATES, President.

FRANK HOWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid in coin	\$41,475 00
Real estate taken for debt	26,371 32	Reserve fund and profit and loss	8,033 05
County warrants	202 40	Due depositors	95,563 33
Loans on real estate	40,758 94	Due banks and bankers	26,296 93
Loans on stocks, bonds, and warrants	814 35		
Loans on other securities (grain, etc.)	2,160 00		
Loans on personal security (including overdrafts)	82,803 27		
Money on hand	5,894 36		
Due from banks and bankers	534 17		
Furniture and fixtures	1,750 00		
Other assets	79 50		
Total resources	\$171,368 31	Total liabilities	\$171,368 31

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$41,475; the total amount actually paid in coin by stockholders for capital stock is \$41,475. The total number of shares of stock issued is 553; the amount paid up on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

Samuel C. Bates	142 $\frac{1}{2}$ shares.	Frank Howell	10 shares.
John Ruddle	40 shares.	J. A. Perry	14 shares.
C. Landram	40 shares.	A. Ingalsbe	40 shares.
J. R. White	24 shares.		
Total number of shares held by the Directors is			310 $\frac{1}{2}$ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno	\$25,741 69	\$45,000 00
Merced	629 63	1,600 00
Totals	\$26,371 32	\$46,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced	\$147 00	\$500 00
Merced	250 00	1,000 00
Merced	5,786 21	14,000 00
Merced	3,800 00	6,000 00
Merced	568 76	1,900 00
Merced	356 00	1,200 00
Merced	812 00	1,600 00
Merced	1,332 68	2,400 00
Merced	1,236 46	1,900 00
Merced	1,000 00	1,600 00
Merced	8,000 00	15,000 00
Merced	3,900 00	6,500 00
Merced	1,469 83	2,600 00
Merced	8,000 00	15,500 00
Merced	600 00	2,000 00
Merced	2,500 00	5,000 00
Merced	1,000 00	2,000 00
Totals	\$40,758 94	\$79,800 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Confidence Mining Company	\$2,000 00	\$814 35	\$1,200 00
County warrants, Merced County	212 40	202 40	212 40
Totals	\$2,212 40	\$1,016 75	\$1,412 40

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Hay in warehouse	\$2,055 00	\$5,100 00
Jewelry	105 00	210 00
Totals	\$2,160 00	\$5,310 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Merced Bank, doing business at City and County of Merced, on the twenty-sixth day of September, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid up	\$41,475 00
Other real estate	25,624 90	Reserve fund	8,416 75
Invested in stocks, bonds, and warrants	814 35	Due depositors	85,263 98
Loans on real estate	40,073 95	Due banks and bankers	21,435 64
Loans on other securities (grain, etc.)	2,014 50	Interest collected	1,657 80
Loans on personal security	73,827 56	Rents, exchange, etc.	168 85
Money on hand (gold, \$2,842; silver, \$506 78; currency, \$9)	3,357 78		
Due from banks and bankers	516 05		
Furniture, fixtures, etc.	1,750 00		
Expenses, taxes, etc.	438 93		
Total resources	\$158,418 02	Total liabilities	\$158,418 02

SEMI-ANNUAL REPORT OF THE

MODESTO BANK.

[Incorporated October 28, 1878.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

A. L. CRESSEY, President.

J. B. BROUGHTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,000 00	Capital paid in coin	\$175,000 00
Real estate taken for debt	32,581 32	Reserve fund and profit and loss	175,352 08
Miscellaneous bonds and stocks	1,200 00	Due depositors	245,843 56
County warrants	4,414 53	Due banks and bankers	32,191 52
Loans on real estate	218,074 80		
Loans on stocks, bonds, and warrants	31,689 00		
Loans on other securities (grain, etc.)	36,988 42		
Loans on personal security (including overdrafts)	253,815 61		
Money on hand	46,623 48		
Furniture and fixtures	1,000 00		
Total resources	\$628,387 16	Total liabilities	\$628,387 16

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$175,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. L. Cressey	586 shares.	Caleb Dorsey	62 shares.
Robert McHenry	388 shares.	F. A. Cressey	50 shares.
Isaac Perkins	165 shares.	J. R. Broughton	50 shares.
E. B. Beard	157 shares.		

Total number of shares held by the Directors is 1,458 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Merced	\$17,540 72	\$19,200 00
Stanislaus	15,040 60	21,000 00
Totals	\$32,581 32	\$40,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus	\$218,074 80	\$300,000 00

BANK COMMISSIONERS' REPORT.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
Stanislaus County warrants	\$4,414 53
Dry Creek School District bonds	1,200 00
Total	\$5,614 53

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
996 shares Modesto Gas Company stock	\$19,920 00	\$7,000 00	\$14,940 00
215 shares Modesto Bank stock	15,050 00	24,289 00	30,100 00
10 shares Stockton Savings and Loan Society	1,000 00	400 00	1,500 00
Totals	\$35,970 00	\$31,689 00	\$46,540 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse	\$36,988 42	\$55,000 00

SEMI-ANNUAL REPORT OF THE

MODESTO BANK.

[Incorporated October 28, 1878.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

A. L. CRESSEY, President.

J. R. BROUGHTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,000 00	Capital paid in coin	\$175,000 00
Real estate taken for debt	40,917 73	Reserve fund and profit and loss	196,603 89
Miscellaneous bonds and stocks	1,000 00	Due depositors	98,277 70
Loans on real estate	208,163 45	Due banks and bankers	81,719 29
Loans on stocks, bonds, and warrants	30,459 60		
Loans on other securities (grain, etc.)	3,518 60		
Loans on personal security (including overdrafts)	239,560 10		
Money on hand	24,981 40		
Furniture and fixtures	1,000 00		
Total resources	\$551,600 88	Total liabilities	\$551,600 88

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$175,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. L. Cressey	586 shares.	C. Dorsey	62 shares.
Robert McHenry	388 shares.	J. R. Broughton	50 shares.
C. J. Cressey	342 shares.	F. A. Cressey	50 shares.
E. B. Beard	157 shares.		

Total number of shares held by the Directors is 1,635 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Merced	\$17,000 00	\$19,200 00
Stanislaus	23,917 73	27,000 00
Totals	\$40,917 73	\$46,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus	\$208,163 45	\$300,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Dry Creek School District bonds	\$1,000 00	\$1,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
996 shares Modesto Gas Company stock	\$19,920 00	\$8,000 00	\$14,940 00
213 shares Modesto Bank stock	14,910 00	22,459 60	29,820 00
Totals	\$34,830 00	\$30,459 60	\$44,760 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse	\$3,518 60	\$4,691 40

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Modesto Bank, doing business at Modesto, County of Stanislaus, on the twenty-fourth day of September, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,000 00	Capital paid up	\$175,000 00
Other real estate	32,433 74	Reserve fund	114,860 00
Invested in stocks, bonds, and warrants	1,414 40	Due depositors	136,389 85
Loans on real estate	211,392 50	Due banks and bankers	69,320 07
Loans on stocks and bonds	36,848 16	Interest collected	8,215 59
Loans on other securities (grain, etc.)	30,234 86	Rents, exchange, etc.	134 61
Loans on personal security	208,984 57	Profit and loss	47,802 96
Money on hand	26,664 50		
Furniture, fixtures, etc.	1,000 00		
Expenses, taxes, etc.	750 35		
Total resources	\$551,723 08		\$551,723 08

SEMI-ANNUAL REPORT OF THE

GRANITE BANK OF MONROVIA.

[Incorporated January 16, 1888.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

E. F. SPENCE, President.

T. V. LAMPORT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$23,529 58	Capital paid in coin	\$50,000 00
Loans on personal security (including overdrafts).....	46,620 30	Reserve fund and profit and loss	4,117 36
Money on hand	20,917 11	Due depositors	46,852 07
Due from banks and bankers.	11,141 88	Due banks and bankers	5,250 82
Interest accrued	1,830 84		
Expenses and taxes	2,180 54		
Total resources.....	\$106,220 25	Total liabilities	\$106,220 25

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. F. Spence	400 shares.	J. D. Bicknell	100 shares.
T. V. Lamport	335 shares.	W. A. Pile	10 shares.
W. N. Monroe	200 shares.	J. I. Case	400 shares.
J. M. Studebaker	250 shares.		

Total number of shares held by the Directors is1,695 shares.

SEMI-ANNUAL REPORT OF THE

BANK OF NAPA—NAPA CITY.

[Incorporated September 14, 1871.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

S. M. CHAPMAN, President.

C. R. GRITMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,000 00	Capital paid in coin	\$186,300 00
Real estate taken for debt....	66,582 89	Reserve fund and profit and loss	58,913 86
Miscellaneous bonds and stocks	37,500 00	Due depositors	230,330 90
County warrants	1,845 90	Other liabilities	3,349 62
Loans on real estate	135,900 33		
Loans on stocks, bonds, and warrants	14,780 00		
Loans on other securities (grain, etc.)	12,180 39		
Loans on personal security (including overdrafts)	104,511 78		
Money on hand	24,509 66		
Due from banks and bankers	55,630 88		
Interest accrued	9,452 55		
Total resources	\$478,894 38	Total liabilities	\$478,894 38

DETAILS.

The amount of capital stock is \$186,300; the amount subscribed is \$186,300; the total amount actually paid in coin by stockholders for capital stock is \$186,300. The total number of shares of stock issued is 1,863; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. M. Chapman	71 shares.	J. W. Miller	10 shares.
Lyman Chapman	20 shares.	J. Preece	67 shares.
C. A. Derby	60 shares.	C. Robinson	30 shares.
S. Ewer	10 shares.	E. W. Robinson	10 shares.
Thomas Earl	10 shares.	David Smith	10 shares.
S. E. Holden	12 shares.	M. Shaw	5 shares.
William Locker	5 shares.	A. G. Stuart	30 shares.
J. M. Mansfield	74 shares.	William A. Trubody	22 shares.
W. L. Maynard	10 shares.		
Total number of shares held by the Directors is		456 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa	\$62,952 02	\$72,500 00
Fresno	1,500 00	2,500 00
San Francisco	2,130 87	2,500 00
Totals	\$66,582 89	\$77,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$135,400 33	\$180,000 00
Maricopa County, Arizona	500 00	1,000 00
Totals	\$135,900 33	\$181,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
500 shares capital stock Napa Valley Wine Company	\$50,000 00	\$37,500 00	\$37,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank, Warehouse Association, Wine and Water Company's stocks	\$22,130 00	\$14,780 00	\$22,950 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Life insurance policies, collateral notes, grain and barley in warehouse	\$12,180 39	\$17,867 08

SEMI-ANNUAL REPORT OF THE

BANK OF NAPA—NAPA CITY.

[Incorporated September 14, 1871.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

S. M. CHAPMAN, President.

C. R. GRITMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,000 00	Capital paid in coin	\$186,300 00
Real estate taken for debt	69,896 82	Reserve fund and profit and loss	60,634 91
Miscellaneous bonds, stocks, and warrants	37,510 00	Due depositors	189,896 17
Loans on real estate	139,077 37	Other liabilities	2,610 12
Loans on stocks, bonds, and warrants	8,608 85		
Loans on other security (grain, etc.)	9,180 00		
Loans on personal security (including overdrafts)	88,255 77		
Money on hand	20,960 47		
Due from banks and bankers	37,882 53		
Other assets, accrued interest (solvent)	12,069 39		
Total resources	\$439,441 20	Total liabilities	\$439,441 20

DETAILS.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. M. Chapman	46 shares.	J. W. Miller	10 shares.
L. Chapman	20 shares.	J. Preece	67 shares.
C. A. Derby	60 shares.	C. Robinson	30 shares.
S. Ewer	10 shares.	E. W. Robinson	10 shares.
T. Earl	10 shares.	D. Smith	10 shares.
S. E. Holden	12 shares.	M. Shaw	5 shares.
W. Locker	5 shares.	A. G. Stuart	25 shares.
J. M. Mansfield	74 shares.	W. A. Trubody	22 shares.
W. L. Maynard	10 shares.		

Total number of shares held by the Directors is 426 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa	\$66,265 95	\$77,500 00
Fresno	1,500 00	2,500 00
San Francisco	2,130 87	2,500 00
Totals	\$69,896 82	\$82,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$138,577 37	\$185,000 00
Maricopa County, Arizona	500 00	1,000 00
Totals	\$139,077 37	\$186,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
500 shares capital stock Napa Valley Wine Co..	\$50,000 00	\$37,500 00	\$37,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
118 shares capital stock St. Helena Water Company	\$1,180 00	\$1,180 00	\$1,180 00
10 shares capital stock Napa Woolen Mill.....	1,100 00	900 00	1,110 00
1 share capital stock Bank of Napa.....			
20 shares capital stock Bank of Napa.....			
12 shares capital stock Napa City Water Company	300 00	100 00	324 00
40 shares capital stock St. Helena Warehouse Association	5,500 00	5,000 00	5,500 00
50 shares capital stock Bank of St. Helena.....			
Totals	\$10,080 00	\$9,180 00	\$10,314 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Life insurance policies paid up	\$5,074 08	\$9,266 00
Wheat and barley in warehouse	2,034 77	2,425 00
Growing grain, wheat and barley	1,500 00	3,000 00
Totals	\$8,608 85	\$14,691 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Napa, doing business at City and County of Napa, on the fourteenth day of December, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,000 00	Capital paid up	\$186,300 00
Other real estate	64,405 43	Reserve fund.....	52,537 66
Invested in stocks, bonds, and warrants	38,885 90	Due depositors.....	209,072 82
Loans on real estate.....	129,007 36	Dividends unpaid.....	2,372 62
Loans on stocks and bonds...	12,780 00		
Loans on other securities (grain, etc.).....	2,705 20		
Loans on personal security...	152,071 11		
Money on hand, (gold, \$20,312; silver, \$2,017 84; currency, \$145)	22,474 84		
Due from banks and bankers.	11,953 26		
Total resources	\$450,283 10	Total liabilities.....	\$450,283 10

SEMI-ANNUAL REPORT OF THE
BANK OF NATIONAL CITY.

[Incorporated July 5, 1887.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

FRANK A. KIMBALL, President.

JAMES S. GORDON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$775 00	Capital paid in coin	\$30,000 00
Loans on real estate	17,308 73	Reserve fund and profit and loss	1,849 69
Loans on stocks, bonds, and warrants	17,843 30	Due depositors	119,901 36
Loans on other securities (grain, etc.)	11,218 92		
Loans on personal security (including overdrafts)	59,342 51		
Money on hand	16,220 75		
Due from banks and bankers	26,997 83		
Furniture and fixtures	170 50		
Expenses	1,873 51		
Total resources	\$151,751 05	Total liabilities	\$151,751 05

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

F. A. Kimball	500 shares.	William G. Dickinson	50 shares.
W. C. Kimball	500 shares.	S. J. Baird	50 shares.
J. S. Gordon	500 shares.	S. S. Johnston	96 shares.
A. H. Isham	100 shares.		
Total number of shares held by the Directors is		1,796 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$17,308 73	\$58,700 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
County school warrants	\$762 98	\$771 13

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sundry bank and corporation stocks	\$42,850 00	\$17,843 30	\$31,351 60

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Notes secured by mortgage and assignment of contracts	\$11,218 92	\$19,113 32

SEMI-ANNUAL REPORT OF THE

BANK OF NATIONAL CITY.

[Incorporated July 5, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

FRANK A. KIMBALL, President.

J. S. GORDON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$15,550 00	Capital paid in coin	\$30,000 00
Loans on stocks, bonds, and warrants	23,450 00	Reserve fund and profit and loss	3,563 91
Loans on other securities (grain, etc.).....	13,808 73	Due depositors.....	100,382 89
Loans on personal security (including overdrafts).....	57,105 70		
Money on hand	14,031 05		
Due from banks and bankers.....	9,657 97		
Furniture and fixtures	343 35		
Total resources.....	\$133,946 80	Total liabilities.....	\$133,946 80

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

F. A. Kimball.....	500 shares.	S. S. Johnston.....	96 shares.
W. C. Kimball.....	500 shares.	S. J. Baird.....	50 shares.
J. S. Gordon	500 shares.	W. G. Dickinson	50 shares.
A. H. Isham	100 shares.		

Total number of shares held by the Directors is..... 1,796 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$15,500 00	\$47,200 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
180 shares College Hill stock	\$18,000 00	-----	\$9,000 00
10 shares California Southern Railroad stock ..	1,000 00	-----	350 00
18 shares San Diego Land and Town Company ..	450 00	-----	585 00
500 shares Bank of National City	50,000 00	\$7,500 00	5,500 00
375 shares San Diego Land and Town Company ..	9,375 00	10,000 00	12,187 00
86 shares Bank of National City	8,600 00	200 00	946 00
80 shares National Carriage Manufacturing Co. ..	8,000 00	750 00	2,000 00
50 shares Abstract and Title Insurance Co.	5,000 00	2,000 00	3,000 00
100 shares San Diego Land and Town Company ..	2,500 00	3,000 00	3,250 00
Totals	\$102,925 00	\$23,450 00	\$36,818 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Notes secured by notes which are secured by mortgage	\$13,808 73	\$22,905 42

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of National City, doing business at National City, County of San Diego, on the thirtieth day of September, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$3,300 00	Capital paid up	\$30,000 00
Loans on personal security	22,550 00	Due depositors	85,272 66
Money on hand	31,314 46	Interest collected	30 08
Due from banks and bankers ..	57,642 19	Rents, exchange, etc.	38 91
Expenses, taxes, etc.	535 00		
Total resources	\$115,341 65	Total liabilities	\$115,341 65

SEMI-ANNUAL REPORT OF THE

CALIFORNIA STATE BANK—NATIONAL CITY.

[Incorporated April 26, 1888.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

E. STEELE, President.

E. M. CARVER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ----	\$2,000 00	Capital paid in coin -----	\$11,000 00
Loans on real estate.-----	6,000 00	Reserve fund and profit and loss -----	16,487 21
Loans on personal security (including overdrafts) -----	20,762 96	Due depositors -----	10,469 81
Money on hand -----	1,632 27	Other liabilities -----	1,168 75
Due from banks and bankers.-----	8,603 41		
Expenses and taxes -----	127 13		
Total resources.-----	\$39,125 77	Total liabilities.-----	\$39,125 77

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$11,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Steele -----	100 shares.	N. C. Matthierson -----	100 shares.
J. A. Price -----	50 shares.	E. Thelen -----	100 shares.
R. G. Wallace -----	50 shares.	E. M. Carver -----	100 shares.

Total number of shares held by the Directors is ----- 500 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego -----	\$2,000 00	\$3,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego -----	\$6,000 00	\$17,000 00

SEMI-ANNUAL REPORT OF THE

CITIZENS BANK OF NEVADA CITY.

[Incorporated September 19, 1870.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

E. M. PRESTON, President.

JNO. T. MORGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid in coin	\$30,000 00
Real estate taken for debt....	6,455 00	Reserve fund and profit and loss	21,114 34
Miscellaneous bonds and stocks	20,175 00	Due depositors	119,452 38
County warrants	3,096 32	Other liabilities	314 44
Loans on real estate	60,527 00		
Loans on stocks, bonds, and warrants	1,000 00		
Loans on other securities (grain, etc.)	5,762 93		
Loans on personal security (including overdrafts).....	35,888 42		
Money on hand	11,981 68		
Due from banks and bankers..	16,360 02		
Furniture and fixtures	2,500 00		
Other assets	2,134 79		
Total resources	\$170,881 16	Total liabilities	\$170,881 16

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows:

Jno. T. Morgan	913 shares.	William Edwards	13 shares.
E. M. Preston	552 shares.	George M. Hughes	1½ shares.
D. E. Morgan	106 shares.	R. M. Hunt.....	1 share.
Lord Houseman	21½ shares.		

Total number of shares held by the Directors is 1,608 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Nevada	\$6,455 00	\$6,455 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada	\$60,527 00	\$108,200 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Nevada County 7 per cent coupon bonds	\$9,800 00	\$9,800 00	\$10,000 00
Union Iron Works bonds	5,000 00	5,325 00	5,000 00
Contra Costa water bonds	5,000 00	5,050 00	5,200 00
County warrants	3,096 32	3,096 32	3,096 32
Totals	\$22,896 32	\$23,271 32	\$23,296 32

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Spring Valley water stock	\$2,000 00	\$750 00	\$2,000 00
United States 4 per cent bonds	1,000 00	100 00	1,200 00
Submarine monitor	2,000 00	150 00	500 00
Totals	\$5,000 00	\$1,000 00	\$3,700 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Pass-books Savings Banks of San Francisco	\$1,850 00	\$3,000 00
Paid up life policy	232 00	410 00
Gold-bearing sulphurets	2,680 93	6,000 00
Totals	\$5,762 93	\$9,410 00

SEMI-ANNUAL REPORT OF THE

CITIZENS BANK OF NEVADA CITY.

[Incorporated September 19, 1870.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

E. M. PRESTON, President.

JNO. T. MORGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid in coin	\$30,000 00
Real estate taken for debt	6,335 00	Reserve fund and profit and	
Miscellaneous bonds and stocks	19,775 00	loss	22,127 12
County warrants	343 50	Due depositors	110,594 92
Loans on real estate	53,847 38	Other liabilities	1,157 47
Loans on stocks, bonds, and			
warrants	440 60		
Loans on other securities (grain,			
etc.)	10,777 99		
Loans on personal security (in-			
cluding overdrafts)	28,682 01		
Money on hand	24,364 04		
Due from banks and bankers	9,499 37		
Furniture and fixtures	2,500 00		
Other assets (bullion)	2,314 62		
Total resources	\$163,879 51	Total liabilities	\$163,879 51

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. T. Morgan	913 shares.	W. Edwards	13 $\frac{1}{2}$ shares.
E. M. Preston	552 $\frac{3}{4}$ shares.	George W. Hughes	1 $\frac{1}{2}$ shares.
D. E. Morgan	106 shares.	R. M. Hunt	1 $\frac{1}{2}$ shares.
L. Houseman	21 $\frac{1}{2}$ shares.		

Total number of shares held by the Directors is 1,609 $\frac{1}{2}$ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Nevada.....	\$6,335 00	\$6,335 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada.....	\$53,847 38	\$90,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Nevada County 7 per cent bonds	\$9,400 00	\$9,400 00	\$9,600 00
Union Iron Works bonds	5,000 00	5,325 00	5,250 00
Contra Costa water bonds	5,000 00	5,050 00	5,050 00
County warrants	343 50	343 50	343 50
Totals	\$19,743 50	\$20,118 50	\$20,243 50

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Spring Valley Waterworks stock	\$2,000 00	\$440 60	\$2,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Savings bank book, life insurance policies, and bullion	\$10,777 99	\$12,510 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Citizens Bank, doing business at Nevada City, on the twenty-sixth day of June, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid up	\$30,000 00
Other real estate	6,335 00	Reserve fund	10,000 00
Invested in stocks, bonds, and warrants	20,118 50	Due depositors	114,286 53
Loans and discounts	97,316 73	Interest collected	732 87
Cash balance	26,695 85	Rents, exchange, etc.	128 79
Due from banks and bankers	4,841 63	Dividends unpaid	1,160 36
Furniture, fixtures, etc.	2,500 00	Profit and loss	11,680 45
Expenses, taxes, etc.	93 25		
Other assets (bullion)	5,088 04		
Total resources	\$167,989 00	Total liabilities	\$167,989 00

SEMI-ANNUAL REPORT OF THE

CALIFORNIA BANK AND TRUST COMPANY—OAKLAND.

[Incorporated August 1, 1887.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

A. C. HENRY, President.

FRANK H. BROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$35,124 72	Capital paid in coin	\$60,000 00
County warrants	1,688 85	Reserve fund and profit and loss	609 75
Loans on real estate	11,900 00	Due depositors	113,632 91
Loans on stocks, bonds, and warrants	27,757 00	Due banks and bankers	375 25
Loans on personal security (including overdrafts)	65,762 89		
Money on hand	13,022 97		
Due from banks and bankers	17,439 25		
Furniture and fixtures	1,212 86		
Expenses and taxes	709 37		
Total resources	\$174,617 91	Total liabilities	\$174,617 91

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50 on 800 shares, and \$100 on 200 shares.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. C. Henry	210 shares.	Jacob Greenhood	35 shares.
J. W. Phillips	100 shares.	Charles Jurgens	10 shares.
J. C. Wilson	100 shares.	Victor H. Metcalf	10 shares.
S. M. Babbitt	70 shares.		

Total number of shares held by the Directors is 530 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$11,900 00	\$29,350 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds Spring Valley Water Company	\$20,000 00	\$20,022 22	\$20,133 20
Bonds Southern Pacific Railroad of California	10,000 00	10,912 50	11,025 00
Bonds Union Iron Works	4,000 00	4,190 00	4,000 00
County warrants	1,688 85	1,688 85	1,688 85
Totals	\$35,688 85	\$36,813 57	\$36,847 05

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous land association and other stocks.....	\$44,592 00	\$27,757 00	\$44,592 00

SEMI-ANNUAL REPORT OF THE

CALIFORNIA BANK AND TRUST COMPANY—OAKLAND.

[Incorporated August 1, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

A. C. HENRY, President.

FRANK H. BROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks.....	\$14,187 22	Capital paid in coin.....	\$86,850 00
County warrants.....	30 00	Reserve fund and profit and loss.....	4,453 67
Loans on real estate.....	18,023 86	Due depositors.....	137,297 96
Loans on stocks, bonds, and warrants.....	31,812 50		
Loans on other securities (grain, etc.).....	900 00		
Loans on personal security (including overdrafts).....	97,433 28		
Money on hand.....	51,970 08		
Due from banks and bankers.....	10,371 13		
Furniture and fixtures.....	3,859 76		
Taxes.....	13 80		
Total resources.....	\$228,601 63	Total liabilities.....	\$228,601 63

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$86,850. The total number of shares of stock issued is 975; the amount paid up on each share of stock is \$100 on 762 shares, \$50 on 213 shares.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. C. Henry.....	210 shares.	J. Greenhood.....	30 shares.
J. C. Wilson.....	105 shares.	S. M. Babbitt.....	70 shares.
J. W. Phillips.....	100 shares.	C. Jurgens.....	10 shares.
V. H. Metcalf.....	10 shares.		

Total number of shares held by the Directors is.....535 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$16,823 86	\$52,950 00
Santa Cruz.....	600 00	1,200 00
Tulare.....	600 00	1,200 00
Totals.....	\$18,023 86	\$55,350 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Spring Valley Water, 4 per cent.....	\$10,000 00	\$10,000 00	\$10,125 00
Union Iron Works	4,000 00	4,187 22	4,200 00
County warrants.....	30 00	30 00	30 00
City warrants	227 50	227 50	227 50
Totals	\$14,257 50	\$14,444 72	\$14,582 50

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Land associations and other stock	\$31,812 50	\$39,816 65

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.
Cargo of iron in transit	\$900 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the California Bank and Trust Company, doing business at Oakland, County of Alameda, on the twenty-eighth day of January, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Other real estate	\$2,212 32	Capital paid up.....	\$64,250 00
Invested in stocks, bonds, and warrants	35,124 72	Due depositors	131,112 41
Loans on real estate	11,475 00	Due banks and bankers	9,942 18
Loans on stocks and bonds ..	14,710 00	Interest collected.....	583 18
Loans on personal security...	70,596 10	Rents, exchange, etc.	5 80
Money on hand (gold, \$27,329; silver, \$750 49; cur., \$1,036) ..	29,115 49		
Due from banks and bankers.	40,858 46		
Furniture, fixtures, etc.	1,220 19		
Expenses, taxes, etc.	81 75		
Other assets.....	99 62		
Total resources.....	\$205,493 65	Total liabilities	\$205,493 65

SEMI-ANNUAL REPORT OF THE

BANK OF OAKDALE.

[Incorporated January 18, 1888.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

J. HASLACHER, President.

LOUIS KAHN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$6,861 70	Capital paid in coin.....	\$12,990 00
Loans on personal security (including overdrafts).....	15,413 50	Reserve fund and profit and loss.....	195 81
Money on hand.....	8,476 75	Due depositors.....	23,316 38
Due from banks and bankers.....	3,877 86		
Furniture and fixtures.....	957 20		
Expenses and taxes.....	915 18		
Total resources.....	\$36,502 19	Total liabilities.....	\$36,502 19

DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$129,990; the total amount actually paid in coin by stockholders for capital stock is \$12,990. The total number of shares of stock issued is 1,299; the amount paid up on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows :

J. Haslachcr.....	200 shares.	C. E. Welch.....	10 shares.
L. Kahn.....	100 shares.	A. Harris.....	10 shares.
N. S. Harrold.....	50 shares.	J. D. Bentley.....	40 shares.
D. Goldstein.....	50 shares.	E. Reynolds.....	15 shares.
T. B. Dorsey.....	5 shares.		

Total number of shares held by the Directors is 480 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus.....	\$6,861 70	\$20,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF OCEANSIDE.

[Incorporated June 9, 1887.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

D. H. HORNE, President.

E. S. PAYNE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$21,124 71	Capital paid in coin	\$32,250 00
Loans on real estate	19,762 00	Reserve fund and profit and loss	1,868 47
Loans on stocks, bonds, and warrants	360 00	Due depositors	47,732 06
Loans on personal security (including overdrafts)	10,078 09	Due banks and bankers	549 61
Money on hand	1,997 97		
Due from banks and bankers	27,276 03		
Furniture and fixtures	700 00		
Expenses	1,101 34		
Total resources	\$82,400 14	Total liabilities	\$82,400 14

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$32,250. The total number of shares of stock issued is 322½; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. H. Horne	50 shares.	George Puterbaugh	12½ shares.
F. H. Cunningham	25 shares.	C. N. Barnes	12½ shares.
C. L. Morrill	37½ shares.	A. L. Bryan	25 shares.

Total number of shares held by the Directors is 162½ shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$19,762 00	\$55,400 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
School orders	\$360 00

SEMI-ANNUAL REPORT OF THE
BANK OF OCEANSIDE.

[Incorporated June 9, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

D. H. HORNE, President.

E. S. PAYNE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$25,605 47	Capital paid in coin	\$50,000 00
County warrants	84 00	Reserve fund and profit and loss	4,647 54
Loans on real estate	31,219 00	Due depositors	26,027 55
Loans on personal security (including overdrafts)	11,831 75	Due banks and bankers	23 92
Money on hand	7,130 85		
Due from banks and bankers.	2,313 97		
Furniture and fixtures	713 00		
Expenses and taxes	1,800 97		
Total resources.....	\$80,699 01	Total liabilities.	\$80,699 01

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. H. Horne	50 shares.	E. Dexter	28 shares.
C. L. Merrill.....	100 shares.	E. S. Payne	10 shares.
F. H. Cunningham.....	6 shares.	A. L. Bryan	50 shares.
F. P. McCray	20 shares.		

Total number of shares held by the Directors is..... 264 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$31,219 00	\$65,350 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
School warrants for teachers' pay	\$84 00	\$84 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Oceanside, doing business at Oceanside, County of San Diego, on the ninth day of December, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$19,823 83	Capital paid up	\$23,750 00
Loans on real estate	12,236 50	Due depositors	30,313 85
Loans on personal security	4,725 41	Due banks and bankers	504 01
Money on hand	8,539 12	Interest collected	842 42
Due from banks and bankers	8,776 61	Rents, exchange, etc.	210 38
Furniture, fixtures, etc.	700 00		
Expenses, taxes, etc.	819 19		
Total resources	\$55,620 66	Total liabilities	\$55,620 66

SEMI-ANNUAL REPORT OF THE

ONTARIO STATE BANK.

[Incorporated August 6, 1887.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

S. P. HILDRETH, President.

CHARLES FRANKISH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$375 00	Capital paid in coin	\$23,500 00
County warrants	279 50	Due depositors	97,022 29
Loans on real estate	60,035 44	Other liabilities	4,230 12
Loans on stocks, bonds, and warrants	2,000 00		
Loans on other securities (grain, etc.)	300 00		
Loans on personal security (including overdrafts)	35,548 64		
Money on hand	7,558 02		
Due from banks and bankers	13,927 48		
Furniture and fixtures	2,464 64		
Expenses	2,263 69		
Total resources	\$124,752 41	Total liabilities	\$124,752 41

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$47,000; the total amount actually paid in coin by stockholders for capital stock is \$23,500. The total number of shares of stock issued is 470; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

Charles Frankish	75 shares.	H. L. Macneil	35 shares.
Lyman Stewart	88 shares.	G. T. Stamm	50 shares.
O. S. Pitcher	50 shares.	Dan. McFarland	35 shares.
S. P. Hildreth	25 shares.		

Total number of shares held by the Directors is 358 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$60,035 44	\$144,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Antonio Water Company	\$300 00	\$375 00	\$450 00
County school warrants	279 50	279 50	279 50
Totals	\$579 50	\$654 50	\$729 50

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
The Exchange Block Company, Pasadena.	\$4,000 00	\$2,000 00	\$4,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Barley	\$300 00	\$480 00

SEMI-ANNUAL REPORT OF THE

ONTARIO STATE BANK.

[Incorporated August 6, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

S. P. HILDRETH, President.

C. FRANKISH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$125 00	Cash paid in coin	\$29,600 00
Loans on real estate	54,693 81	Reserve fund and profit and loss	1,276 37
Loans on personal security (including overdrafts)	14,574 68	Due depositors	61,984 46
Money on hand	9,452 95	Due banks and bankers	1 79
Due from banks and bankers	12,020 55	Other liabilities	2,157 92
Furniture and fixtures	2,464 64		
Expenses and taxes	1,688 91		
Total resources	\$95,020 54	Total liabilities	\$95,020 54

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$47,000; the total amount actually paid in coin by stockholders for capital stock is \$29,600. The total number of shares of stock issued is 470; the amount paid up on stock is \$12,200 on 122 shares, and \$17,400 on 348 shares.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. Frankish	75 shares.	L. Stewart.....	88 shares.
O. S. Pitcher.....	50 shares.	H. L. Macneil	35 shares.
G. T. Stamm	50 shares.	S. P. Hildreth	25 shares.

Total number of shares held by the Directors is.....323 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$54,693 81	\$91,275 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
One share San Antonio Water Company -----	\$100 00	\$125 00	\$150 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the State Bank of Ontario, doing business at Ontario, County of San Bernardino, on the seventh day of October, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate-----	\$18,721 44	Capital paid up-----	\$21,000 00
Loans on personal security...	24,366 65	Due depositors-----	68,834 79
Money on hand (gold, \$3.781; silver, \$798 50; currency, \$2,688) -----	7,267 50	Interest collected -----	2,043 61
Due from banks and bankers.	38,562 93	Rents, exchange, etc.-----	24 35
Furniture, fixtures, etc.-----	2,302 51		
Expenses, taxes, etc.-----	681 72		
Total resources-----	\$91,902 75	Total liabilities-----	\$91,902 75

SEMI-ANNUAL REPORT OF THE

BANK OF ORANGE.

[Incorporated November 29, 1886.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

N. PALMER, President.

GEORGE J. MOSBAUGH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,144 70	Capital paid in coin	\$25,000 00
County warrants	223 15	Reserve fund and profit and loss	2,242 04
Loans on real estate	8,128 00	Due depositors	115,280 03
Loans on personal security (including overdrafts)	74,883 44		
Money on hand	13,248 53		
Due from banks and bankers	31,225 65		
Furniture and fixtures	1,986 34		
Expenses	2,682 26		
Total resources	\$142,522 07	Total liabilities	\$142,522 07

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$25,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. Palmer	20 shares.	D. C. Pixley	10 shares.
D. Halladay	10 shares.	Jesse H. Arnold	10 shares.
N. Vanderlip	10 shares.	George J. Mosbaugh	10 shares.
W. S. Bartlett	10 shares.		

Total number of shares held by the Directors is

80 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$8,128 00.	\$20,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
Los Angeles county school warrants	\$223 15

SEMI-ANNUAL REPORT OF THE

BANK OF ORANGE.

[Incorporated November 29, 1886.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

NOAH PALMER, President.

B. G. BALCOM, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,144 70	Capital paid in coin	\$25,000 00
Loans on real estate	9,829 00	Reserve fund and profit and loss	2,066 87
Loans on personal security (including overdrafts)	53,352 72	Due depositors	71,037 46
Money on hand	10,658 20		
Due from banks and bankers	12,119 71		
Furniture and fixtures	2,000 00		
Total resources	\$98,104 33	Total liabilities	\$98,104 33

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$25,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. Palmer	20 shares.	D. C. Pixley	10 shares.
D. Halladay	10 shares.	J. R. Porter	10 shares.
W. S. Bartlett	10 shares.	B. G. Balcom	10 shares.
J. H. Arnold	10 shares.		

Total number of shares held by the Directors is 80 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$9,829 00	\$15,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Orange, doing business at Orange, County of Los Angeles, on the fourth day of October, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,144 70	Capital paid up	\$25,000 00
Loans on real estate	6,028 00	Due depositors	101,325 58
Loans on personal security	56,541 29	Interest collected	607 71
Money on hand (gold, \$6,227; silver, \$1,732 05; currency, \$365)	8,374 05	Rents, exchange, etc.	99 90
Due from banks and bankers	41,783 55		
Furniture, fixtures, etc.	1,986 34		
Expenses, taxes, etc.	2,175 26		
Total resources	\$127,033 19	Total liabilities	\$127,033 19

SEMI-ANNUAL REPORT OF THE

BANK OF ORLAND.

[Incorporated March 29, 1887.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

A. BEERMAN, President.

R. B. MURDOCH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$8,835 00	Capital paid in coin	\$25,000 00
Loans on other securities (grain, etc.).....	39,191 15	Due depositors	45,103 37
Loans on personal security (including overdrafts)	33,228 57	Due banks and bankers	15,237 91
Money on hand	2,080 94		
Due from banks and bankers	719 49		
Furniture and fixtures	950 56		
Expenses	335 57		
Total resources.....	\$85,341 28	Total liabilities.....	\$85,341 28

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$25,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. W. C. Nelson	200 shares.	A. Beerman	200 shares.
L. Searce	200 shares.	G. W. Murdoch	30 shares.

Total number of shares held by the Directors is 630 shares.

SEMI-ANNUAL REPORT OF THE

BANK OF ORLAND.

[Incorporated March 29, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

A. BEERMAN, President.

R. B. MURDOCH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$8,979 85	Capital paid in coin	\$25,000 00
Loans on real estate	2,000 00	Reserve fund and profit and loss	2,093 23
Loans on other securities (grain, etc.).....	14,179 20	Due depositors	45,476 72
Loans on personal security (including overdrafts)	56,921 35	Due banks and bankers	20,689 58
Money on hand	8,595 61		
Furniture and fixtures	1,152 27		
Expenses	1,431 25		
Total resources.....	\$93,259 53	Total liabilities.....	\$93,259 53

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$25,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. W. C. Nelson	200 shares.	Wm. C. Murdoch	150 shares.
L. Scearce	200 shares.	G. W. Murdoch	30 shares.
A. Beerman	200 shares.		

Total number of shares held by the Directors is 780 shares.

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Orland, doing business at Orland, County of Colusa, on the twenty-seventh day of August, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises (unfinished)...	\$1,019 65	Capital paid up.....	\$25,000 00
Loans on other securities (grain, etc.).....	9,721 00	Due depositors	44,896 67
Loans on personal security...	22,805 94	Interest collected.....	520 87
Money on hand (gold, \$2,281; silver, \$204 36).....	2,485 36		
Due from banks and bankers...	32,529 88		
Furniture, fixtures, etc.....	942 56		
Expenses, taxes, etc.....	913 15		
Total resources	\$70,417 54	Total liabilities	\$70,417 54

SEMI-ANNUAL REPORT OF THE

SAN GABRIEL VALLEY BANK—PASADENA.

[Incorporated February 15, 1886.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

W. A. RAY, President.

B. W. BATES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$23,406 55	Capital paid in coin	\$50,000 00
Loans on real estate	10,150 00	Reserve fund and profit and loss	9,992 67
Loans on personal security (including overdrafts).....	188,143 07	Due depositors	323,552 26
Money on hand	54,907 59	Other liabilities	4,125 86
Due from banks and bankers.	101,538 95		
Furniture and fixtures	4,811 94		
Expenses and taxes	4,712 69		
Total resources	\$387,670 79	Total liabilities	\$387,670 79

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. A. Ray	103 shares.	R. Williams	47 shares.
J. W. Hugus	25 shares.	S. Washburn	10 shares.
B. W. Bates	100 shares.	J. H. Outhwaite	50 shares.
C. S. Martin	32 shares.		

Total number of shares held by the Directors is 367 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$10,150 00	\$60,000 00

SEMI-ANNUAL REPORT OF THE

SAN GABRIEL VALLEY BANK—PASADENA.

[Incorporated February 15, 1886.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

W. A. RAY, President.

B. W. BATES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$23,424 55	Capital paid in coin	\$50,000 00
Loans on other securities (grain, etc.)	4,000 00	Reserve fund and profit and loss	16,665 79
Loans on personal security (including overdrafts)	120,997 35	Due depositors	166,359 64
Money on hand	31,171 91	Due banks and bankers	54 30
Due from banks and bankers	48,772 48		
Furniture and fixtures	4,713 44		
Total resources	\$233,079 73	Total liabilities	\$233,079 73

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. A. Ray	103 shares.	R. Williams	47 shares.
J. W. Hugus	25 shares.	S. Washburn	10 shares.
B. W. Bates	105 shares.	J. H. Outhwaite	50 shares.
C. S. Martin	32 shares.		

Total number of shares held by the Directors is 372 shares.

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
600,000 pounds of barley	\$4,000 00	\$6,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the San Gabriel Valley Bank, doing business at Pasadena, County of Los Angeles, on the first day of October, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$23,510 05	Capital paid up	\$50,000 00
Loans on real estate	24,310 00	Due depositors	308,899 16
Loans on stocks and bonds	16,800 00	Due banks and bankers	433 00
Loans on personal security	133,481 88	Profit and loss	6,214 27
Money on hand (gold, \$37,123; silver, \$1,163 80; currency, \$1,246)	39,532 80		
Due from banks and bankers	119,715 80		
Furniture, fixtures, etc.	3,985 25		
Expenses, taxes, etc.	4,210 65		
Total resources	\$365,546 43	Total liabilities	\$365,546 43

SEMI-ANNUAL REPORT OF THE

BANK OF SONOMA COUNTY—PETALUMA.

[Incorporated May, 1866.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

E. DENMAN, President.

FRANK H. DENMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$18,000 00	Capital paid up.....	\$300,000 00
Real estate taken for debt....	28,698 57	Reserve fund and profit and loss	17,854 34
County warrants	784 27	Due depositors	218,126 11
Loans on real estate.....	191,090 03	Due banks and bankers	14,250 82
Loans on stocks, bonds, and warrants	7,415 00		
Loans on other securities (grain, etc.).....	19,571 79		
Loans on personal security (including overdrafts).....	256,689 49		
Money on hand	21,356 20		
Due from banks and bankers..	2,175 82		
Furniture and fixtures	2,000 00		
Taxes	2,450 10		
Total resources.....	\$550,231 27	Total liabilities.....	\$550,231 27

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Denman.....	300 shares.	Thos. Hopper.....	223 shares.
Geo. P. McNear.....	239 shares.	T. C. Putnam	91 shares.
Warren Dutton.....	330 shares.		
Total number of shares held by the Directors is.....		1,183 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$28,698 57	\$40,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$111,920 45	\$284,000 00
Marin	1,100 00	20,000 00
Mendocino	3,000 00	6,000 00
Humboldt	75,069 58	129,000 00
Totals	\$191,090 03	\$439,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
164 shares bank stock	\$16,400 00	\$7,215 00	\$18,000 00
30 shares Southern California Fruit Company	3,000 00	200 00	2,500 00
Totals	\$19,400 00	\$7,415 00	\$20,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for merchandise, wool, and wine	\$19,571 79	\$27,800 00

SEMI-ANNUAL REPORT OF THE

BANK OF SONOMA COUNTY.

[Incorporated May, 1866.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

E. DENMAN, President.

FRANK H. DENMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$18,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	26,607 69	Reserve fund and profit and loss	24,709 36
Loans on real estate	165,731 63	Due depositors	225,466 22
Loans on stocks, bonds, and warrants	8,860 00	Other liabilities	547 19
Loans on other securities (grain, etc.)	7,923 45		
Loans on personal security (including overdrafts)	281,149 17		
Money on hand	30,686 92		
Due from banks and bankers	9,763 91		
Furniture and fixtures	2,000 00		
Total resources	\$550,722 77	Total liabilities	\$550,722 77

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Denman	300 shares.	Thomas Hooper	223 shares.
George P. McNear	219 shares.	T. C. Putnam	91 shares.
Warren Dutton	100 shares.		
Total number of shares held by the Directors is			933 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$3,423 80	\$3,500 00
Sonoma	21,336 27	24,000 00
Sonoma and San Francisco	1,847 62	2,000 00
Totals	\$26,607 69	\$29,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt	\$52,069 58	\$92,000 00
Mendocino	5,400 00	16,000 00
Marin	1,100 00	20,000 00
Sonoma	107,162 05	285,000 00
Totals	\$165,731 63	\$413,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
179 shares of bank stock	\$100 00	\$8,260 00	\$20,585 00
30 shares Southern California Semi-Tropical Fruit Company	100 00	600 00	2,500 00
Totals	-----	\$8,860 00	\$23,085 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wine	\$1,298 45	\$3,000 00
Warehouse receipts for wool	6,625 00	7,000 00
Totals	\$7,923 45	\$10,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Sonoma County, doing business at Petaluma, County of Sonoma, on the fourteenth day of February, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$18,000 00	Capital paid up	\$300,000 00
Other real estate	28,708 57	Due depositors	211,052 66
Invested in warrants	359 77	Due banks and bankers	15,269 89
Loans on real estate	188,472 44	Interest collected	367 63
Loans on stocks and bonds	8,429 00	Rents, exchange, etc.	11 49
Loans on other securities (grain, etc.)	22,071 79	Dividends unpaid	1,160 00
Loans on personal security	243,559 00	Profit and loss	11,179 59
Money on hand	23,372 05		
Due from banks and bankers	3,996 49		
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	72 15		
Total resources	\$539,041 26	Total liabilities	\$539,041 26

SEMI-ANNUAL REPORT OF THE
PETALUMA SAVINGS BANK.

[Incorporated September 7, 1870.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

H. T. FAIRBANKS, President.

D. B. FAIRBANKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,500 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	11,788 98	Reserve fund and profit and loss	67,597 12
Miscellaneous bonds and stocks	1,000 00	Due depositors	221,533 15
Loans on real estate	117,193 25	Due banks and bankers	9,490 69
Loans on personal security (including overdrafts)	226,171 27		
Money on hand	22,802 52		
Due from banks and bankers	13,164 94		
Furniture and fixtures	1,000 00		
Total resources	\$398,620 96	Total liabilities	\$398,620 96

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. T. Fairbanks	250 shares.	A. Lackey	45 shares.
J. M. Bowles	110 shares.	D. Walls	48 shares.
F. T. Maynard	31 shares.	William Zartman	10 shares.
L. F. Carpenter	20 shares.	L. D. Towne	5 shares.
George Zimmerman	50 shares.		

Total number of shares held by the Directors is 569 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Humboldt	\$11,788 98

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sonoma	\$100,235 00
Marin	14,610 00
Alameda	1,500 00
Tulare	848 25
Total	\$117,193 25

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
Sumwalt District, Colusa County, school bonds	\$1,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Overdrafts (solvent personal security)	\$55,775 63

SEMI-ANNUAL REPORT OF THE

PETALUMA SAVINGS BANK.

[Incorporated September 7, 1870.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

H. T. FAIRBANKS, President.

D. B. FAIRBANKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,500 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	12,338 98	Reserve fund and profit and loss	69,961 62
Loans on real estate	114,945 00	Due depositors	239,876 75
Loans on personal security (including overdrafts)	245,688 74	Due banks and bankers	1,006 86
Money on hand	10,164 81	Other liabilities	72 50
Due from banks and bankers	21,880 20		
Furniture and fixtures	1,000 00		
Total resources	\$411,517 73	Total liabilities	\$411,517 73

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. T. Fairbanks	250 shares.	A. Lackey	45 shares.
J. M. Bowles	110 shares.	D. Walls	48 shares.
F. T. Maynard	31 shares.	Wm. Zartman	10 shares.
W. B. Haskell	20 shares.	S. D. Towne	5 shares.
G. Zimmerman	50 shares.		

Total number of shares held by the Directors is 569 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$12,338 98	\$12,338 98

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sonoma	\$100,035 00
Marin	13,410 00
Alameda	1,500 00
Total	\$114,945 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Petaluma Savings Bank, doing business at Petaluma, County of Sonoma, on the fifteenth day of February, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,500 00	Capital paid up.....	\$100,000 00
Other real estate	11,788 98	Due depositors	212,909 30
Loans on real estate.....	117,193 25	Due banks and bankers	6,796 98
Loans on personal security...	231,295 39	Interest collected	195 20
Money on hand	18,558 67	Dividends unpaid	5 00
Due from banks and bankers.	552 41	Profit and loss	65,998 22
Furniture, fixtures, etc.....	1,000 00		
Expenses, taxes, etc.....	16 00		
Total resources.....	\$385,904 70	Total liabilities.....	\$385,904 70

SEMI-ANNUAL REPORT OF THE

PEOPLE'S BANK OF POMONA.

[Incorporated August 27, 1887.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

CHARLES FRENCH, President.

GEORGE J. MITCHELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$4,750 00	Capital paid in coin	\$37,500 00
Loans on personal security (including overdrafts)	53,360 06	Due depositors	61,883 07
Money on hand	20,770 94	Other liabilities	169 62
Due from banks and bankers ..	18,000 83		
Furniture and fixtures	1,490 58		
Expenses	1,180 28		
Total resources	\$99,552 69	Total liabilities	\$99,552 69

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$75,000; the total amount actually paid in coin by stockholders for capital stock is \$37,500. The total number of shares of stock issued is 750; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

John H. Dole	300 shares.	James T. Taylor	50 shares.
Charles French	50 shares.	O. F. Giffin	50 shares.
S. N. Androus	50 shares.	C. E. White	50 shares.
G. J. Mitchell	50 shares.		

Total number of shares held by the Directors is 600 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$4,750 00	\$10,250 00

SEMI-ANNUAL REPORT OF THE

PEOPLE'S BANK OF POMONA.

[Incorporated August 27, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

WM. B. DOLE, President.

JOHN H. DOLE, Assistant Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$24,615 00	Capital paid in coin.....	\$37,500 00
Loans on personal security (including overdrafts).....	38,070 26	Due depositors.....	36,625 93
Money on hand.....	16,720 56	Due banks and bankers.....	16,250 91
Due from banks and bankers.....	7,935 46	Other liabilities.....	2,128 77
Furniture and fixtures.....	1,506 38		
Interest accrued.....	3,657 95		
Total resources.....	\$92,505 61	Total liabilities.....	\$92,505 61

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$75,000; the total amount actually paid in coin by stockholders for capital stock is \$37,500. The total number of shares of stock issued is 750; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Dole.....	300 shares.	Jas. T. Taylor.....	50 shares.
W. B. Dole.....	50 shares.	O. F. Giffin.....	50 shares.
S. N. Andrews.....	50 shares.	C. E. White.....	50 shares.
G. J. Mitchell.....	50 shares.		

Total number of shares held by the Directors is 600 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$24,615 00	\$75,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the People's Bank of Pomona, doing business at Pomona, County of Los Angeles, on the sixteenth day of December, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$4,750 00	Capital paid up.....	\$18,750 00
Loans on personal security.....	41,087 33	Due depositors.....	49,855 45
Money on hand (gold, \$9,870 50; silver, \$539 50; currency, \$2,078).....	12,488 00	Due banks and bankers.....	29 29
Due from banks and bankers.....	8,286 81	Interest collected.....	85 52
Furniture, fixtures, etc.....	1,478 33	Rents, exchange, etc.....	29 29
Expenses, taxes, etc.....	739 08	Other liabilities.....	80 00
Total resources.....	\$68,829 55	Total liabilities.....	\$68,829 55

SEMI-ANNUAL REPORT OF THE

POMONA BANK.

[Incorporated September 13, 1883.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

H. A. PALMER, President.

R. S. DAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,000 00	Capital paid in coin	\$35,000 00
Loans on real estate	57,789 34	Reserve fund and profit and loss	7,463 48
Loans on stocks, bonds, and warrants	11,369 45	Due depositors	172,402 82
Loans on other securities (grain, etc.)	105,311 19	Due banks and bankers	19,963 76
Loans on personal security (including overdrafts)	23,163 45		
Due from banks and bankers	10,714 49		
Furniture and fixtures	1,770 50		
Expenses	4,300 00		
Other assets	411 64		
Total resources	\$234,830 06	Total liabilities	\$234,830 06

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$35,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. A. Palmer	496 shares.	C. Gaines	1 share.
F. L. Palmer	1 share.	E. F. Palmer	1 share.
R. S. Day	1 share.		

Total number of shares held by the Directors is500 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$57,789 34	\$105,579 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Pomona Land and Water Company	\$15,000 00	\$4,000 00	\$11,250 00
Oakland Paving Company and personal security	2,700 00	7,369 45	5,400 00
Totals	\$17,700 00	\$11,369 45	\$16,650 00

SEMI-ANNUAL REPORT OF THE

POMONA BANK.

[Incorporated September 13, 1883.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

H. A. PALMER, President.

R. S. DAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,000 00	Capital paid in coin.....	\$35,000 00
Loans on real estate.....	45,341 66	Reserve fund and profit and loss	2,522 69
Loans on stocks, bonds, and warrants	11,369 45	Due depositors.....	77,540 98
Loans on personal security (including overdrafts)	68,462 20	Due banks and bankers	49,404 87
Money on hand	13,539 19		
Due from banks and bankers.....	695 11		
Furniture and fixtures	1,998 00		
Expenses and taxes	1,951 54		
Other assets	1,111 39		
Total resources.....	\$164,468 54	Total liabilities.....	\$164,468 54

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$35,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. A. Palmer.....	496 shares.	C. Gaines	1 share.
R. S. Day.....	1 share.	E. T. Palmer.....	1 share.
F. L. Palmer	1 share.		

Total number of shares held by the Directors is..... 500 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$1,800 00	\$3,000 00
Los Angeles	43,541 66	88,000 00
Totals	\$45,341 66	\$91,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Pomona Land and Water Company	\$15,000 00	\$4,000 00	\$11,250 00
Oakland Paving Company and personal indorsement	2,700 00	7,369 45	5,400 00
Totals	\$17,700 00	\$11,369 45	\$16,650 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Record fees advanced.....	\$54 90
Suspended paper and accounts.....	1,050 49
Repairs.....	6 00
Total	\$1,111 39

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Pomona Bank, doing business at Pomona, County of Los Angeles, on the sixth day of October, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,000 00	Capital paid up	\$25,000 00
Loans on real estate	61,732 69	Due depositors.....	164,502 09
Loans on stocks and bonds.....	11,369 45	Due banks and bankers	7,755 74
Loans on other securities (grain, etc.).....	600 00	Interest collected.....	688 20
Loans on personal security...	77,277 80	Rents, exchange, etc.....	324 26
Money on hand (gold, \$10,209; silver, \$214 20; currency, \$2,104).....	12,527 20	Profit and loss	5,196 19
Due from banks and bankers.	14,051 58		
Furniture, fixtures, etc.	1,680 00		
Expenses, taxes, etc.....	3,953 86		
Other assets	273 90		
Total resources	\$203,466 48	Total liabilities.....	\$203,466 48

SEMI-ANNUAL REPORT OF THE

BANK OF TEHAMA COUNTY—RED BLUFF.

[Incorporated September 5, 1874.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

CHARLES CADWALADER, President.

W. B. CAHOONE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$6,600 00	Capital paid in coin	\$300,000 00
County warrants	7,883 84	Reserve fund and profit and loss	106,013 00
Loans on real estate	276,400 15	Due depositors	414,288 78
Loans on other securities (grain, etc.)	24,075 00	Other liabilities	435 00
Loans on personal security (including overdrafts)	449,468 78		
Money on hand	37,190 61		
Due from banks and bankers	17,618 40		
Furniture and fixtures	1,500 00		
Total resources	\$820,736 78	Total liabilities	\$820,736 78

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. Craft	105 shares.	J. S. Cone	560 shares.
Arthur Brown	100 shares.	Charles Cadwalader	171 shares.
H. W. Brown	37 shares.		
Total number of shares held by the Directors is		973 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tehama	\$6,600 00	\$8,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama	\$273,400 15	\$403,900 00
Shasta	3,000 00	5,600 00
Totals	\$276,400 15	\$409,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
Tehama County warrants	\$7,883 84

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse.....	\$24,075 00	\$28,700 00

SEMI-ANNUAL REPORT OF THE

BANK OF TEHAMA COUNTY—RED BLUFF.

[Incorporated September 5, 1874.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

CHARLES CADWALADER, President.

W. B. CAHOONE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,350 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	6,100 00	Reserve fund and profit and loss	109,555 00
County warrants	337 22	Due depositors	320,023 37
Loans on real estate	337,138 00	Due banks and bankers	100,565 02
Loans on stocks, bonds, and warrants	9,000 00	Other liabilities (exchange account)	600 00
Loans on other securities (grain, etc.)	5,395 00		
Loans on personal security (including overdrafts)	420,905 47		
Money on hand	42,082 79		
Due from banks and bankers	1,934 91		
Furniture and fixtures	1,500 00		
Total resources	\$830,743 39	Total liabilities	\$830,743 39

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. Cadwalader.....	161 shares.	Arthur Brown	100 shares.
J. S. Cone	540 shares.	H. W. Brown	37 shares.
H. Kraft	105 shares.		

Total number of shares held by the Directors is 943 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tehama	\$6,100 00	\$6,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama	\$307,085 00	\$478,000 00
Shasta	27,253 00	46,600 00
Lassen	2,800 00	3,900 00
Totals	\$337,138 00	\$528,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
Tehama County warrants	\$337 22

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
108 shares Bank of Shasta County	\$10,800 00	\$9,000 00	\$10,800 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$5,395 00	\$6,900 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Tehama County, doing business at Red Bluff, County of Tehama, on the twenty-sixth day of August, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Other real estate	\$2,600 00	Capital paid up	\$300,000 00
Invested in stocks, bonds, and warrants	134 89	Reserve fund	60,000 00
Loans on real estate	269,936 50	Due depositors	325,752 07
Loans on other securities (grain, etc.)	3,775 00	Due banks and bankers	72,693 53
Loans on personal security	470,202 69	Interest collected	5,405 96
Money on hand (gold, \$31,645; silver, \$6,691 42; cur., \$2,055)	40,391 42	Rents, exchange, etc.	150 80
Due from bank and bankers	1,312 55	Dividends unpaid	157 50
Furniture, fixtures, etc.	1,600 00	Profit and loss	24,855 00
Expenses, taxes, etc.	686 00	Other liabilities	1,624 19
Total resources	\$790,639 05	Total liabilities	\$790,639 05

SEMI-ANNUAL REPORT OF THE

BANK OF SHASTA COUNTY—REDDING.

[Incorporated February 25, 1884.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

C. C. BUSH, President.

FRED. GROTEFEND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$1,193 00	Capital paid in coin	\$31,100 00
Miscellaneous bonds and stocks	463 00	Reserve fund and profit and loss	9,713 47
County warrants	5,851 02	Due depositors	105,102 93
Loans on real estate	29,932 00		
Loans on stocks, bonds, and warrants	4,500 00		
Loans on other securities (grain, etc.)	18,480 60		
Loans on personal security (including overdrafts)	52,096 36		
Money on hand	24,593 16		
Due from banks and bankers	6,807 26		
Furniture and fixtures	2,000 00		
Total resources	\$145,916 40	Total liabilities	\$145,916 40

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$63,000; the total amount actually paid in coin by stockholders for capital stock is \$31,100. The total number of shares of stock issued is 311; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. C. Bush	170 shares.	H. T. Johnson	35 shares.
I. M. Bush	10 shares.	E. A. Reid	35 shares.
James McCormick	35 shares.		

Total number of shares held by the Directors is 285 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Shasta	\$1,193 00	\$1,400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Shasta	\$26,932 00	\$115,100 00
Lassen	3,000 00	15,000 00
Totals	\$29,932 00	\$130,100 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
School bonds	\$250 00
School orders	4,141 20
Shasta County scrip	1,709 82
Redding water stock	213 00
Total	\$6,314 02

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Government bonds	\$2,000 00	\$1,550 00	\$2,000 00
Redding water stock	1,600 00	800 00	1,400 00
County scrip	1,000 00	950 00	1,000 00
Redding gas stock	3,000 00	1,200 00	2,400 00
Totals	\$7,600 00	\$4,500 00	\$6,800 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.
Sawmill, etc.	\$18,480 60

SEMI-ANNUAL REPORT OF THE

BANK OF SHASTA COUNTY—REDDING.

[Incorporated February 25, 1884.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

CHAS. CADWALADER, President.

FRED. GROTEFEND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt....	\$2,493 00	Capital paid in coin	\$71,100 00
Miscellaneous bonds and stocks	463 00	Reserve fund and profit and loss	2,000 00
County warrants	1,908 02	Due depositors	3,755 53
Loans on real estate	48,435 00	Due banks and bankers	110,708 80
Loans on stocks, bonds, and warrants	3,800 00	Other liabilities	4,458 71
Loans on other securities (grain, etc.)	19,616 89		
Loans on personal security (including overdrafts)	56,713 12		
Money on hand	27,500 63		
Checks and other cash items	586 00		
Due from banks and bankers	28,507 38		
Furniture and fixtures	2,000 00		
Total resources	\$192,023 04	Total liabilities	\$192,023 04

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$71,100. The total number of shares of stock issued is 711; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Chas. Cadwalader	45 shares.	E. A. Reid	42 shares.
C. C. Bush	174 shares.	W. C. Belcher	30 shares.
W. B. Cahoon	20 shares.		
Total number of shares held by the Directors is			311 shares.

REAL ESTATE TAKEN FOR DEBT.

•	County Situated In.	Cost on Books.	Market Value.
Shasta		\$2,493 00	\$2,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Shasta	\$39,435 00	\$80,000 00
Lassen	9,000 00	35,000 00
Totals	\$48,435 00	\$115,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County scrip	\$1,908 02	\$1,908 02	\$1,908 02
School bonds	250 00	250 00	250 00
Redding water stock	213 00	213 00	213 00
Totals	\$2,371 02	\$2,371 02	\$2,371 02

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Government bonds	\$1,500 00	\$1,200 00	\$1,500 00
Redding gas stock	2,000 00	1,000 00	1,500 00
Redding water stock	2,000 00	1,600 00	2,000 00
Totals	\$5,500 00	\$3,800 00	\$5,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Sawmill with two engines, nineteen acres of land, boom and boom franchise	\$19,616 89	\$19,616 89

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Shasta County Bank, doing business at Redding, County of Shasta, on the twenty-third day of May, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Other real estate	\$20,520 79	Capital paid up	\$71,100 00
Invested in stocks, bonds, and warrants	1,793 79	Reserve fund	2,000 00
Loans and discounts	97,030 59	Due depositors	114,949 83
Cash balance	21,960 48	Interest collected	2,135 65
Due from banks and bankers	46,736 34	Rents, exchange, etc.	140 00
Furniture, fixtures, etc.	2,000 00	Profit and loss	713 47
Expenses, taxes, etc.	996 96		•
Total resources	\$191,038 95	Total liabilities	\$191,038 95

SEMI-ANNUAL REPORT OF THE

RIVERSIDE BANKING COMPANY.

[Incorporated February 12, 1885.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

A. KEITH, President.

E. C. DYER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$27,150 37	Capital paid in coin	\$200,000 00
Miscellaneous bonds and stocks	25,275 00	Reserve fund and profit and loss	96,668 16
Loans on real estate	217,978 83	Due depositors	549,826 96
Loans on personal security (including overdrafts)	567,698 55	Due banks and bankers	81,935 28
Money on hand	51,355 41	Other liabilities	20,000 00
Due from banks and bankers	41,611 73		
Furniture and fixtures	3,216 95		
Expenses	14,143 56		
Total resources	\$948,430 40	Total liabilities	\$948,430 40

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. H. Dyer	500 shares.	Orrin Backus	115 shares.
O. F. Dyer	450 shares.	E. C. Dyer	35 shares.
A. Keith	200 shares.	C. J. Gill	10 shares.
J. A. Brennehan	200 shares.		

Total number of shares held by the Directors is 1,510 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$217,978 83	\$850,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
450 shares Marble Lime Company	\$45,000 00	\$11,500 00	\$11,500 00
50 shares Riverside Fruit Company	5,000 00	5,000 00	5,000 00
50 shares Southern California Insurance Company	5,000 00	5,175 00	5,175 00
25 shares Inter-ocean Cold Storage and Shipping Company	2,500 00	2,500 00	2,500 00
4 shares Citrus Fruit Association	100 00	100 00	100 00
20 shares Electric Light Company	2,000 00	1,000 00	1,000 00
Totals	\$59,600 00	\$25,275 00	\$25,275 00

SEMI-ANNUAL REPORT OF THE

RIVERSIDE BANKING COMPANY.

[Incorporated February 12, 1885.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

A. KEITH, President.

E. C. DYER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$28,936 40	Capital paid in coin	\$200,000 00
Miscellaneous bonds and stocks	25,375 00	Reserve fund and profit and loss	77,456 67
Loans on real estate	75,330 53	Due depositors	432,172 13
Loans on personal security (including overdrafts)	570,211 43	Due banks and bankers	80,679 59
Money on hand	58,664 29	Dividends unpaid	1,360 00
Due from banks and bankers	23,830 93		
Furniture and fixtures	3,324 95		
Expenses	5,994 86		
Total resources	\$791,668 39	Total liabilities	\$791,668 39

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. H. Dyer	500 shares.	O. Backus	115 shares.
O. F. Dyer	450 shares.	E. C. Dyer	35 shares.
A. Keith	200 shares.	C. J. Gill	10 shares.
J. A. Brenneman	200 shares.		

Total number of shares held by the Directors is1,510 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$75,330 53	\$300,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
450 shares Marble Lime Company	\$45,000 00	\$11,500 00	} \$25,375 00
50 shares Riverside Fruit Company	5,000 00	5,000 00	
50 shares Southern California Insurance Co. ...	5,000 00	5,175 00	
25 shares Interocean Cold Storage and Shipping Company	2,500 00	2,500 00	
20 shares Electric Light and Power Company ..	2,000 00	1,200 00	
Totals	\$59,500 00	\$25,375 00	\$25,375 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Riverside Banking Company, doing business at Riverside, County of San Bernardino, on the twenty-eighth day of September, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$24,686 66	Capital paid up.....	\$200,000 00
Invested in stocks, bonds, and warrants	25,275 00	Reserve fund.....	15,000 00
Loans on real estate.....	196,463 93	Due depositors.....	492,540 28
Loans on personal security...	540,285 54	Due banks and bankers	92,407 21
Money on hand	31,063 57	Interest collected.....	13,471 01
Due from banks and bankers.	14,289 97	Rents, exchange, etc.....	1,819 71
Furniture, fixtures, etc.....	3,137 95	Profit and loss	28,408 83
Expenses, taxes, etc.....	8,444 42		
Total resources.....	\$843,647 04	Total liabilities.....	\$843,647 04

SEMI-ANNUAL REPORT OF THE

UNION BANK OF REDLANDS.

[Incorporated March 10, 1887.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

CURTIS WELLS, President.

R. B. LANE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$25,000 00
Loans on real estate	22,457 43	Reserve fund and profit and loss	3,696 24
Loans on stocks, bonds, and warrants	13,850 00	Due depositors	81,875 83
Loans on personal security (including overdrafts)	31,203 80		
Money on hand	8,155 90		
Due from banks and bankers	28,468 60		
Furniture and fixtures	775 00		
Expenses	1,558 42		
Other assets	1,102 92		
Total resources	\$110,572 07	Total liabilities	\$110,572 07

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$25,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. J. Hayes	50 shares.	Lewis Jacobs	10 shares.
Wm. Craig	5 shares.	H. M. Barton	10 shares.
E. G. Judson	20 shares.	R. B. Lane	5 shares.
R. J. Waters	1 share.	Curtis Wells	165 shares.
J. F. Drake	5 shares.		
Total number of shares held by the Directors is			271 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$22,457 43	\$79,300 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
109 shares Redlands Water Co. stock	\$17,950 00	\$13,850 00	\$25,555 00
10 shares Bear Valley Land and Water Co.			
121 certificates Bear Valley Land and Water Co. }			

SEMI-ANNUAL REPORT OF THE

UNION BANK OF REDLANDS.

[Incorporated March 10, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

CURTIS WELLS, President.

R. B. LANE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$25,000 00
Loans on real estate	18,200 00	Reserve fund and profit and loss	2,331 57
Loans on stocks, bonds, and warrants	15,780 00	Due depositors	61,488 15
Loans on personal security (including overdrafts)	27,103 45		
Money on hand	3,375 89		
Checks and other cash items	3,398 85		
Due from banks and bankers	15,600 97		
Furniture and fixtures	775 00		
Interest accrued	1,211 31		
Expenses and taxes	374 25		
Total resources	\$88,819 72	Total liabilities	\$88,819 72

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$25,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

Samuel J. Hayes	50 shares.	Lewis Jacobs	10 shares.
William Craig	5 shares.	H. M. Barton	10 shares.
E. G. Judson	8 shares.	R. B. Lane	5 shares.
R. J. Waters	1 share.	Curtis Wells	165 shares.
J. B. Rayner	6 shares.		

Total number of shares held by the Directors is

260 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$18,200 00	\$58,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
53 shares Redlands Water Co. stock	\$16,050 00	\$15,780 00	\$21,660 00
24 shares Bear Valley Land and Water Co. stock			
9 shares East Redlands Water Co. stock			
158 certificates Bear Valley Land and Water Co.			

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Union Bank of Redlands, doing business at Redlands, County of San Bernardino, on the twenty-seventh day of September, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,016 71	Capital paid up	\$12,500 00
Loans on real estate	18,434 93	Due depositors	67,533 86
Loans on stocks and bonds ..	6,700 00	Profit and loss	1,064 36
Loans on personal security...	21,532 01		
Money on hand	2,656 77		
Due from banks and bankers.	27,398 79		
Furniture, fixtures, etc.	775 00		
Expenses, taxes, etc.	584 01		
Total resources	\$81,098 22	Total liabilities	\$81,098 22

SEMI-ANNUAL REPORT OF THE

CALIFORNIA STATE BANK—SACRAMENTO.

[Incorporated April 10, 1882.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President.

A. ABBOTT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
State and county warrants ---	\$89,433 49	Capital paid in coin -----	\$200,000 00
Loans on real estate -----	237,067 41	Reserve fund and profit and loss -----	54,000 00
Loans on stocks, bonds, and warrants -----	41,875 72	Due depositors -----	487,608 91
Loans on other securities (grain, etc.) -----	27,268 18	Due banks and bankers -----	276,146 76
Loans on personal security (including overdrafts) -----	424,075 99	Other liabilities -----	8,279 57
Money on hand -----	107,517 49		
Due from banks and bankers -----	93,667 01		
Furniture and fixtures -----	4,111 46		
Other assets -----	1,018 49		
Total resources -----	\$1,026,035 24	Total liabilities -----	\$1,026,035 24

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. Abbott -----	100 shares.	N. D. Rideout -----	3,000 shares.
Fred. Cox -----	200 shares.	Jos. Steffens -----	350 shares.
C. W. Clarke -----	200 shares.	J. R. Watson -----	200 shares.
Geo. C. Perkins -----	200 shares.		

Total number of shares held by the Directors is ----- 4,250 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento -----	\$175,310 02	\$365,000 00
Placer -----	1,950 00	5,000 00
El Dorado -----	1,250 00	2,400 00
Fresno -----	4,750 00	12,000 00
Yolo -----	19,649 66	50,000 00
Lassen -----	24,429 08	60,000 00
Sutter -----	4,700 00	10,000 00
San Joaquin -----	5,028 65	35,000 00
Totals -----	\$237,067 41	\$539,400 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
State and county warrants -----	\$89,433 49	\$89,433 49	\$89,433 49

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sacramento State Bank stock	\$25,440 10	\$44,100 00
People's Savings Bank stock	4,600 00	10,000 00
Farmers Bank of Wheatland stock	1,000 00	2,000 00
Building and Loan Association stock	9,035 62	20,000 00
State warrants	800 00	1,900 00
United States bonds	1,000 00	1,200 00
Totals	\$41,875 72	\$79,200 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.
Grain	\$27,268 18

SEMI-ANNUAL REPORT OF THE

CALIFORNIA STATE BANK—SACRAMENTO.

[Incorporated April 10, 1882.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President.

A. ABBOTT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$181,322 00	Capital paid in coin	\$200,000 00
Loans on stocks, bonds, and warrants	37,465 00	Reserve fund and profit and loss	60,000 00
Loans on other securities (grain, etc.)	1,500 00	Due depositors	801,900 82
Loans on personal security (including overdrafts)	541,252 72	Due banks and bankers	73,599 84
Money on hand	167,083 15	Other liabilities	8,466 40
Checks and other cash items	909 06		
Due from banks and bankers	205,994 66		
Furniture and fixtures	4,111 46		
Other assets	4,329 01		
Total resources	\$1,143,967 06	Total liabilities	\$1,143,967 06

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	3,000 shares.	J. R. Watson	200 shares.
Joseph Steffens	350 shares.	George C. Perkins	200 shares.
Fred'k Cox	200 shares.	A. Abbott	100 shares.
C. W. Clarke	200 shares.		

Total number of shares held by the Directors is 4,250 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento	\$134,821 00	\$324,600 00
Lassen	13,401 00	65,000 00
Lake	3,000 00	8,000 00
Yolo	17,000 00	30,000 00
El Dorado	350 00	600 00
Placer	7,800 00	22,000 00
Sutter	800 00	7,000 00
Fresno and Tulare	4,150 00	10,000 90
Totals	\$181,322 00	\$467,200 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sacramento Bank stock	\$23,600 00	\$42,600 00
People's Savings Bank	4,640 00	10,050 00
Farmers Bank of Wheatland	1,000 00	2,000 00
Pacific Mutual Life Insurance Company	2,000 00	3,000 00
Building and Loan stock	6,225 00	10,200 00
Totals	\$37,465 00	\$67,850 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat	\$1,500 00	\$3,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the California State Bank, doing business at City and County of Sacramento, on the seventh day of December, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in warrants	\$86,329 11	Capital paid up	\$200,000 00
Loans on real estate	237,067 41	Reserve fund	46,000 00
Loans on stocks and bonds	41,875 72	Due depositors	556,404 88
Loans on other securities (grain, etc.)	27,268 18	Due banks and bankers	223,868 36
Loans on personal security	389,550 91	Interest collected	15,612 54
Money on hand (gold, \$127,938; silver, \$4,872 99; currency, \$4,293)	137,103 99	Rents, exchange, etc.	1,057 13
Due from banks and bankers	110,377 17		
Furniture, fixtures, etc.	4,185 31		
Expenses, taxes, etc.	8,141 54		
Other assets	1,043 57		
Total resources	\$1,042,942 91	Total liabilities	\$1,042,942 91

SEMI-ANNUAL REPORT OF THE

BANK OF ST. HELENA.

[Incorporated August 9, 1882.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

H. J. LEWELLING, President.

OWEN WADE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,425 00	Capital paid in coin	\$90,000 00
County warrants	377 81	Reserve fund and profit and loss	1,474 24
Loans on real estate	65,014 00	Due depositors	53,401 31
Loans on stocks, bonds, and warrants	1,500 00	Due banks and bankers	2,765 26
Loans on other securities (grain, etc.)	18,600 00	Other liabilities	512 25
Loans on personal security (including overdrafts)	40,803 72		
Money on hand	8,432 53		
Furniture and fixtures	3,000 00		
Total resources	\$148,153 06	Total liabilities	\$148,153 06

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$90,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$90.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. J. Lewelling	110 shares.	H. W. Crabb	5 shares.
S. C. Hastings	265 shares.	John Allyn	10 shares.
Seneca Ewer	10 shares.	C. E. Davis	28 shares.
John Thomann	50 shares.	W. W. Lyman	13 shares.
Chas. Thompson	10 shares.	Wm. Peterson	5 shares.

Total number of shares held by the Directors is 506 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$62,147 50	\$114,260 00
Lake	2,866 50	6,450 00
Totals	\$65,014 00	\$120,710 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
School orders	\$377 81
Roadmaster's certificates	
County Clerk's certificates	

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
31 shares Bank of St. Helena.....	\$2,790 00	\$1,500 00	\$2,790 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Wines, brandy, and cooperage.....	\$18,600 00	\$39,500 00

SEMI-ANNUAL REPORT OF THE

BANK OF ST. HELENA.

[Incorporated August 9, 1882.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

H. J. LEWELLING, President.

OWEN WADE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,425 00	Capital paid in coin.....	\$90,000 00
Loans on real estate.....	55,434 50	Reserve fund and profit and loss	5,078 97
Loans on stocks, bonds, and warrants	2,137 50	Due depositors.....	61,450 75
Loans on other securities (grain, etc.).....	19,680 00	Other liabilities (dividends unpaid).....	819 36 ✓
Loans on personal security (including overdrafts).....	38,126 45		
Money on hand	19,686 00		
Checks and other cash items..	219 24		
Due from banks and bankers..	8,640 39		
Furniture and fixtures	3,000 00		
Total resources..	\$157,349 08	Total liabilities.....	\$157,349 08

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$90,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$90.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. J. Lewelling.....	110 shares.	John Allyn	10 shares.
C. E. Davis.....	28 shares.	W. W. Lyman	13 shares.
S. Ewer	10 shares.	Chas. Thompson	10 shares.
John Thomann	50 shares.	H. W. Crabb	5 shares.
W. J. G. Dawson	17 shares.	William Giselman	295 shares.
William Peterson	5 shares.		

Total number of shares held by the Directors is553 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$53,434 50	\$85,000 00
Lake	2,000 00	5,000 00
Totals	\$55,434 50	\$90,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value	Amount Loaned.	Market Value.
31 shares Bank of St. Helena	\$2,790 00	\$2,137 50	\$2,790 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Wine and cooperage and brandy and cooperage	\$19,680 00	\$34,200 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of St. Helena, doing business at St. Helena, County of Napa, on the thirteenth day of December, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,425 00	Capital paid up	\$90,000 00
Invested in stocks, bonds, and warrants	374 80	Due depositors	57,497 13
Loans on real estate	64,014 00	Due banks and bankers	3,332 95
Loans on stocks and bonds	1,500 00	Interest collected	800 64
Loans on other securities (grain, etc.)	18,700 00	Rents, exchange, etc.	27 20
Loans on personal security	39,178 68	Dividends unpaid	650 85
Money on hand (gold, \$13,938; silver, \$1,276 76; currency, \$86)	15,300 76	Profit and loss	2,030 21
Due from banks and bankers	309 02		
Furniture, fixtures, etc.	3,000 00		
Expenses, taxes, etc.	1,536 72		
Total resources	\$154,338 98	Total liabilities	\$154,338 98

SEMI-ANNUAL REPORT OF THE

SALINAS CITY BANK.

[Incorporated May 10, 1873.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

J. D. CARR, President.

W. S. JOHNSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt.....	47,681 64	Reserve fund and profit and loss	46,734 20
Miscellaneous bonds and stocks	1,500 00	Due depositors	337,794 42
County warrants	7,286 14	Due banks and bankers	149 09
Loans on real estate	225,985 72	Other liabilities	28,301 71
Loans on stocks, bonds, and warrants	25,000 00		
Loans on other securities (grain, etc.)	125,264 99		
Loans on personal security (including overdrafts)	193,651 29		
Money on hand	31,072 49		
Due from banks and bankers	31,481 79		
Furniture and fixtures	2,300 00		
Expenses and taxes	8,755 36		
Total resources	\$712,979 42	Total liabilities	\$712,979 42

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Carr	750 shares.	J. H. McDougall	75 shares.
A. B. Jackson	150 shares.	Thomas Rea	225 shares.
Wm. Vanderhurst	150 shares.		

Total number of shares held by the Directors is1,350 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey	\$47,681 64	\$55,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey	\$225,985 72	\$350,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
State Controller's warrant.....	\$1,500 00	\$1,480 00	\$1,495 00
School orders	7,286 14	7,230 00	7,270 00
Totals.....	\$8,786 14	\$8,710 00	\$8,765 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Salinas Valley Warehouse Association stock..	\$50,000 00	\$25,000 00	\$50,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Wheat, barley, beans, and mustard	\$125,264 99	\$170,000 00

SEMI-ANNUAL REPORT OF THE

SALINAS CITY BANK.

[Incorporated May 10, 1873.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

J. D. CARR, President.

W. S. JOHNSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	47,681 64	Reserve fund and profit and loss	50,000 00
Loans on real estate	286,035 72	Due depositors.....	345,089 34
Loans on stocks, bonds, and warrants	25,000 00	Due banks and bankers	149 09
Loans on other securities (grain, etc.)	29,053 51	Other liabilities	14,538 55
Loans on personal security (including overdrafts)	246,205 17		
Money on hand	29,493 85		
Checks and other cash items.....	5,408 28		
Due from banks and bankers.....	23,456 31		
Furniture and fixtures	2,300 00		
Expenses and taxes	2,142 50		
Total resources.....	\$709,776 98	Total liabilities.....	\$709,776 98

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Carr	750 shares.	J. H. McDougall	75 shares.
A. B. Jackson	150 shares.	Thomas Rea	225 shares.
William Vanderhurst	150 shares.		
Total number of shares held by the Directors is		1,350 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey	\$17,681 64	\$55,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey	\$286,035 72	\$350,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Salinas Valley Warehouse Association	\$50,000 00	\$25,000 00	\$50,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Wheat, barley, and mustard	\$29,053 51	\$32,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Salinas City Bank, doing business at Salinas, County of Monterey, on the twenty-seventh day of February, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid up	\$300,000 00
Other real estate	47,681 64	Due depositors	307,716 24
Loans on real estate	223,585 72	Due banks and bankers	149 09
Loans on stocks and bonds	8,500 00	Interest collected	12,996 85
Loans on other securities		Rents, exchange, etc.	426 26
(grain, etc.)	88,821 01	Profit and loss	50,000 00
Loans on personal security	174,328 98		
Money on hand	54,216 74		
Due from banks and bankers	58,304 71		
Furniture, fixtures, etc.	2,300 00		
Expenses, taxes, etc.	549 64		
Total resources	\$671,288 44	Total liabilities	\$671,288 44

SEMI-ANNUAL REPORT OF THE

FARMERS EXCHANGE BANK OF SAN BERNARDINO.

[Incorporated May 16, 1881.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

H. L. DREW, President.

E. H. MORSE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid in coin	\$50,000 00
County warrants	11,166 69	Reserve fund and profit and loss	85,704 14
Loans on real estate	59,107 92	Due depositors	685,697 72
Loans on stocks, bonds, and warrants	19,000 00	Due banks and bankers	33,486 40
Loans on other securities (grain, etc.)	7,403 67	Other liabilities	1,343 25
Loans on personal security (including overdrafts)	449,844 16		
Money on hand	100,625 32		
Due from banks and bankers	170,637 93		
Other assets	28,445 82		
Total resources	\$856,231 51	Total liabilities	\$856,231 51

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. L. Drew	187½ shares.	John Anderson	34½ shares.
E. H. Morse	67½ shares.	M. Byrne	30 shares.
Richard Gird	179½ shares.	C. Kurtz	34½ shares.
E. L. Scheffelin	300 shares.		

Total number of shares held by the Directors is 833½ shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$59,107 92	\$154,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
187½ shares Banning Land Company	\$3,000 00	\$5,645 00
172 shares San Bernardino Publishing Company	800 00	1,720 00
50 shares Electric Light and Power Company	2,500 00	5,000 00
70 shares Colton Land and Water Company	2,100 00	2,100 00
180 shares North Fork Water Company	4,600 00	7,200 00
107 shares Arrow Head Hotel Company	6,000 00	10,700 00
Totals	\$19,000 00	\$32,365 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for 10,329 sacks of barley	\$7,403 67	\$10,329 00
Description of the "Other Assets."	Amount on Books.	Market Value.
Real estate bought	\$12,225 00	\$15,000 00
Gold dust	630 76	640 00
Mutilated coin	36 52	37 00
Accrued interest	15,553 54	15,553 54
Totals	\$28,445 82	\$31,230 54

SEMI-ANNUAL REPORT OF THE

FARMERS EXCHANGE BANK OF SAN BERNARDINO.

[Incorporated May 16, 1881.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

H. L. DREW, President.

S. F. ZOMBRO, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$24,354 85	Capital paid in coin	\$50,000 00
County warrants	343 81	Reserve fund and profit and loss	91,384 66
Loans on real estate	71,820 12	Due depositors	378,517 91
Loans on stocks, bonds, and warrants	30,842 00	Due banks and bankers	26,192 84
Loans on other securities (grain, etc.)	4,403 67	Other liabilities	147 00
Loans on personal security (including overdrafts)	320,254 96		
Money on hand	38,264 35		
Checks and other cash items	1,315 17		
Due from banks and bankers	36,360 08		
Furniture and fixtures	3,671 08		
Other assets	14,612 32		
Total resources	\$546,242 41	Total liabilities	\$546,242 41

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. L. Drew	237 $\frac{3}{4}$ shares.	C. Kurtz	34 $\frac{1}{4}$ shares.
Richard Gird	229 $\frac{1}{2}$ shares.	J. W. Waters	34 $\frac{1}{4}$ shares.
E. T. Scheffelin	200 shares.	M. Byrne	34 $\frac{1}{4}$ shares.
John Anderson	34 $\frac{1}{4}$ shares.		

Total number of shares held by the Directors is 804 $\frac{1}{4}$ shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$71,820 12	\$436,050 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Farmers Exchange Bank..... 34 $\frac{1}{4}$ shares.	\$100 00	\$4,727 00	\$8,500 00
San Bernardino Artificial Stone and Improvement Company..... 2,500 shares.	10 00	9,000 00	19,875 00
Banning Land Company..... 187 $\frac{1}{2}$ shares.	200 00		
Index Publishing Company..... 10 shares.	100 00		
San Bernardino Artificial Stone and Improvement Company..... 1,500 shares.	10 00	625 00	6,000 00
East San Bernardino Bank..... 25 shares.	100 00	1,500 00	3,125 00
Farmers Exchange Bank..... 50 shares.	100 00	8,750 00	12,500 00
Lytle Creek Water Company..... 4 $\frac{1}{8}$ shares.	100 00	1,350 00	800 00
Etiwanda Water Company..... 15 shares.	100 00	300 00	1,500 00
North Fork Water Company..... 100 shares.	100 00	500 00	6,000 00
Bear Valley Water Company..... 4 shares.	100 00	340 00	1,000 00
Bear Valley Water Company..... 3 shares.	100 00	300 00	750 00
North Fork Water Company..... 30 shares.	100 00	1,000 00	1,800 00
Etiwanda Water Company..... 20 shares.	100 00	350 00	2,000 00
Colton Land and Water Co..... 313 shares.	100 00	2,100 00	3,130 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
8,000 sacks of barley.....	\$4,403 67	\$7,200 00
Description of the "Other Assets."	Amount on Books.	Market Value.
Gold dust.....	\$212 18	\$215 00
Mutilated coin.....	233 67	235 00
Accrued interest.....	14,166 47	-----
Totals	\$14,612 32	-----

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers Exchange Bank, doing business at San Bernardino, County of San Bernardino, on the twenty-sixth day of September, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid up.....	\$50,000 00
Invested in stocks, bonds, and warrants	5,761 85	Reserve fund.....	60,000 00
Loans on real estate.....	103,841 89	Due depositors.....	566,246 34
Loans on stocks and bonds.....	31,360 00	Due banks and bankers	1,384 07
Loans on other securities (grain, etc.).....	6,458 42	Rents, exchange, etc.....	374 19
Loans on personal security	387,007 33	Dividends unpaid	3,948 25
Money on hand	64,605 29	Profit and loss	1,875 05
Due from banks and bankers.....	64,879 63		
Expenses, taxes, etc.....	1,890 05		
Other assets (gold dust and silver bullion)	8,023 44		
Total resources.....	\$683,827 90	Total liabilities.....	\$683,827 90

SEMI-ANNUAL REPORT OF THE

BANK OF VENTURA—SAN BUENAVENTURA.

[Incorporated September 19, 1874.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

THOS. R. BARD, President.

HENRY CLAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,111 72	Capital paid in coin	\$90,000 00
Miscellaneous bonds and stocks	600 00	Reserve fund and profit and loss	34,110 15
County warrants	1,220 27	Due depositors	237,366 37
Loans on real estate	87,048 78	Due banks and bankers	18,415 54
Loans on personal security (including overdrafts)	202,428 87		
Money on hand	72,192 70		
Due from banks and bankers	10,289 72		
Furniture and fixtures	1,000 00		
Total resources	\$379,892 06	Total liabilities	\$379,892 06

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$90,000; the total amount actually paid in coin by stockholders for capital stock is \$90,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$36.

The names of the Directors, and number of shares of stock held by each, are as follows:

Thos. R. Bard	415 shares.	V. A. Simpson	50 shares.
E. P. Foster	430 shares.	Henry Clay	60 shares.
A. Bernheim	420 shares.	L. C. McKeeby	125 shares.
I. A. Walker	220 shares.		

Total number of shares held by the Directors is 1,720 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura	\$87,048 78	\$170,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
County school bonds	\$600 00
County school bonds	1,220 27
Total	\$1,820 27

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.
Personal indorsements	\$173,409 53

SEMI-ANNUAL REPORT OF THE

BANK OF VENTURA—SAN BUENAVENTURA.

[Incorporated September 19, 1874.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

THOMAS R. BARD, President.

HENRY CLAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$5,000 00	Capital paid in coin.....	\$100,000 00
Miscellaneous bonds and stocks.....	400 00	Reserve fund and profit and loss.....	31,335 81
County warrants.....	42 50	Due depositors.....	169,031 57
Loans on real estate.....	61,883 41	Due banks and bankers.....	13,567 40
Loans on personal security (including overdrafts).....	205,891 19		
Money on hand.....	30,415 69		
Due from banks and bankers.....	9,301 99		
Furniture and fixtures.....	1,000 00		
Total resources.....	\$313,934 78	Total liabilities.....	\$313,934 78

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. R. Bard.....	415 shares.	V. A. Simpson.....	50 shares.
E. B. Foster.....	430 shares.	H. Clay.....	60 shares.
A. Bernheim.....	420 shares.	L. C. McKeeby.....	125 shares.
J. A. Walker.....	220 shares.		

Total number of shares held by the Directors is1,720 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura.....	\$61,883 48	\$125,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.
Ventura County school bonds.....	\$400 00
Ventura County warrants.....	42 50
Total.....	\$442 50

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Ventura, doing business at San Buenaventura, County of Ventura, on the sixteenth day of September, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid up.....	\$90,000 00
Invested in stocks, bonds, and warrants	1,526 20	Due depositors	294,434 07
Loans on real estate	114,668 58	Due banks and bankers	172 35
Loans on stocks and bonds ...	20,854 00	Interest collected	1,560 06
Loans on personal security ..	188,950 03	Rents, exchange, etc.....	29 49
Money on hand	46,245 42	Profit and loss	26,702 50
Due from banks and bankers..	36,622 73		
Furniture, fixtures, etc.....	1,000 00		
Expenses, taxes, etc.....	31 51		
Total resources	\$412,898 47	Total liabilities	\$412,898 47

SEMI-ANNUAL REPORT OF THE

BANK OF COMMERCE—SAN DIEGO.

[Incorporated September 24, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

J. L. HORNING, President.

J. C. LONG, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$32,477 66	Capital paid in coin	\$49,500 00
Loans on personal security (including overdrafts)	75,421 56	Reserve fund and profit and loss	2,464 78
Money on hand	52,730 76	Due depositors	189,168 91
Due from banks and bankers	74,697 74	Due banks and bankers	1,023 63
Furniture and fixtures	4,240 50		
Expenses	2,589 10		
Total resources	\$242,157 32	Total liabilities	\$242,157 32

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$495,000; the total amount actually paid in coin by stockholders for capital stock is \$49,500. The total number of shares of stock issued is 4,950; the amount paid up on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. L. Horning	850 shares.	H. D. Gaus	850 shares.
H. J. Higgins	400 shares.	W. B. Klein	100 shares.
John Long	500 shares.	I. W. Merrill	100 shares.
W. R. Follis	100 shares.		

Total number of shares held by the Directors is 2,900 shares.

SEMI-ANNUAL REPORT OF THE

BANK OF SAN DIEGO.

[Incorporated September 7, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

J. H. BRALY, President.

GEO. M. DANNALLS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,108 04	Capital paid in coin	\$100,000 00
County warrants	1,297 40	Due depositors	145,063 26
Loans on real estate	33,500 00	Other liabilities	4,901 88
Loans on stocks, bonds, and warrants	34,500 00		
Loans on personal security (including overdrafts)	66,319 73		
Money on hand	56,202 27		
Due from banks and bankers	39,040 03		
Furniture and fixtures	7,172 74		
Expenses	4,824 93		
Total resources	\$249,965 14	Total liabilities	\$249,965 14

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Braly	809 shares.	J. C. Fischer	200 shares.
J. C. Braly	750 shares.	W. D. Woolwine	25 shares.
H. C. Watts	200 shares.	H. M. Kutchin	200 shares.
L. S. McLure	250 shares.	W. W. Whitney	300 shares.
T. T. Crittenden	220 shares.		

Total number of shares held by the Directors is2,954 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$2,300 00	\$9,750 00
City	31,200 00	87,000 00
Totals	\$33,500 00	\$96,750 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
180 shares San Diego flume stock	\$18,000 00	\$4,000 00	\$9,000 00
25 shares Estudillo Land and Water stock	2,500 00	500 00	1,250 00
100 shares Bank of Oceanside	10,000 00	6,000 00	10,000 00
150 shares San Diego Flume stock	15,000 00	2,000 00	7,500 00
800 shares San Diego Land and Water stock	8,000 00	5,000 00	4,000 00
8 shares flume stock	8,000 00		7,200 00
Certified checks	1,000 00		1,000 00
25 bonds San Diego flume	25,000 00	17,000 00	22,500 00
Totals	\$87,500 00	\$34,500 00	\$62,450 00

SEMI-ANNUAL REPORT OF THE

AMERICAN BANK AND TRUST COMPANY—SAN FRANCISCO.

[Incorporated December 8, 1887.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

JNO. R. SIMS, President.

JAS. J. FAGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on personal security (including overdrafts).....	\$5,600 25	Capital paid in coin	\$6,600 00
Money on hand	21,876 85	Reserve fund and profit and loss	93 98
Due from banks and bankers.....	1,793 00	Due depositors	22,940 18
Furniture and fixtures	146 70		
Expenses and taxes	217 36		
Total resources	\$29,634 16	Total liabilities	\$29,634 16

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$6,600. The total number of shares of stock issued is 360; the amount paid up on each share of stock is: \$260 on 20 shares, \$5,200; \$90 on 10 shares, \$900; \$10 on 50 shares, \$500—\$6,600.

The names of the Directors, and number of shares of stock held by each, are as follows:

John R. Sims	25 shares.	Jas. A. Waymire	20 shares.
J. W. Farren	20 shares.	Abner Doble	20 shares.
David Kerr	20 shares.	Theo. H. Downing	20 shares.
Columbus Bartlett	10 shares.		
Total number of shares held by the Directors is			135 shares.

SEMI-ANNUAL REPORT OF THE

AMERICAN BANK AND TRUST COMPANY—SAN FRANCISCO.

[Incorporated December 7, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

JNO. R. SIMS, President.

JAS. J. FAGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$25,000 00	Capital paid in coin	\$60,000 00
Loans on real estate	6,412 92	Reserve fund and profit and loss	5,380 71
Loans on stocks, bonds, and warrants	18,410 38	Due depositors	94,610 81
Loans on other securities (grain, etc.)	6,797 12	Due banks and bankers	13,368 39
Loans on personal security (including overdrafts)	62,384 16		
Money on hand	44,379 60		
Due from banks and bankers.....	5,115 48		
Furniture and fixtures	1,037 05		
Expenses	3,243 44		
Other assets	579 76		
Total resources	\$173,359 91	Total liabilities	\$173,359 91

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$60,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 600; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

John R. Sims	50 shares.	J. W. Farron	50 shares.
Abner Doble	50 shares.	D. Kerr	50 shares.
S. T. Marshall	100 shares.	James A. Waymire	45 shares.
T. H. Downing	20 shares.		

Total number of shares held by the Directors is 365 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$5,902 92	\$13,000 00
San Diego	510 00	1,000 00
Totals	\$6,412 92	\$14,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
25 bonds, first mortgage, Blue Lakes Water Co..	\$25,000 00	\$25,000 00	\$25,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Mutual Savings Fund, Loan and Building Association	\$5,689 35	\$3,284 06	} \$25,039 38
6,000 shares capital stock Round Valley Water Company	6,000 00	6,662 50	
20 shares capital stock First National Bank of Alameda	2,000 00	1,278 12	
4 first mortgage bonds Maricopa and Phoenix R. R. Co.	4,000 00	1,394 15	
20 shares Grangers Bank stock	1,000 00	1,000 00	
50 shares Pacific Investment Association	6,350 00	4,791 55	
Totals	\$25,039 35	\$18,410 38	\$25,039 38

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Term deposit San Francisco Savings Union	\$6,070 00	\$9,450 00

SEMI-ANNUAL REPORT OF THE

SAN FRANCISCO BRANCH OF THE ANGLO-CALIFORNIAN
BANK (LIMITED).

[Incorporated April 5, 1873.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

F. F. LOW, IGN. STEINHART, Managers.

P. N. LILIENTHAL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$88,725 14	Due London office	\$4,264,084 29
Real estate taken for debt	64,401 00	Reserve fund and profit and loss	126,775 01
United States bonds	5,355 00	Due depositors	3,918,503 85
County warrants	8,675 37	Due banks and bankers	438,769 19
Loans on real estate	157,075 00		
Loans on stocks, bonds, and warrants	472,177 17		
Loans on other securities (grain, etc.)	572,300 87		
Loans on personal security (including overdrafts)	3,231,833 53		
Money on hand	2,221,023 89		
Due from banks and bankers	1,229,328 00		
Furniture and fixtures	9,713 48		
Other assets (letters of credit)	687,523 89		
Total resources	\$8,748,132 34	Total liabilities	\$8,748,132 34

DETAILS.

The amount of capital stock is \$6,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,501,500. The total number of shares of stock issued is 600 deferred, 29,970 common; the amount paid up on each share of stock is £1 for deferred, £10 for common.

The names of the Directors, residents of London, are as follows: W. G. Scholfield, E. H. Lushington, I. Sebag Montifiore, Isaac Seligman, Julius Simon.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	} \$64,401 00	\$64,401 00
Alameda		
Lassen		
Fresno		
Washington Territory		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$47,925 00
Sonoma	13,000 00
San Mateo	7,000 00
Alameda	12,700 00
Tulare	7,000 00
San Luis Obispo	33,000 00
San Bernardino	26,450 00
Marin	10,000 00
Total	\$157,075 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
United States bonds and territorial warrants	\$14,030 37

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
Sundry stocks and bonds as collateral	\$472,177 17

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.
Warehouse receipt for merchandise, etc.	\$739,884 31

SEMI-ANNUAL REPORT OF THE

SAN FRANCISCO BRANCH OF THE ANGLO-CALIFORNIAN
BANK (LIMITED).

[Incorporated April 5, 1873.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

IGN. STEINHART, Manager.

P. N. LILIENTHAL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$87,508 07	Due head office	\$4,859,090 20
Real estate taken for debt	61,701 00	Reserve fund and profit and loss	143,908 60
United States bonds	7,937 50	Due depositors	3,685,908 69
Miscellaneous bonds and stocks	9,000 00	Due banks and bankers	238,784 76
Loans on real estate	140,261 49	Other liabilities	41,319 01
Loans on stocks, bonds, and warrants	369,089 29		
Loans on other securities (grain, etc.)	569,055 73		
Loans on personal security (including overdrafts)	2,828,488 62		
Money on hand	1,842,686 84		
Bullion	386,315 74		
Due from banks and bankers	1,027,027 99		
Due from Pacific Coast banks and bankers	626,294 77		
Furniture and fixtures	9,470 65		
Other assets (including letters of credit)	1,004,173 57		
Total resources	\$8,969,011 26	Total liabilities	\$8,969,011 26

DETAILS.

The amount of capital stock is \$6,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,501,500. The total number of shares of stock issued is 600 deferred and 29,970 common; the amount paid up on each share of stock is £1 on deferred and £10 on common.

The names of the Directors are as follows: Hon. H. H. Fowler, E. H. Lushington, J. Siebag Montifiore, Isaac Seligman, Julius Simon. Directors all reside in London; the stock books are kept there, and we are unable to state the number held by each, July 1, 1888.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$61,701 00	\$133,402 00
Alameda		
Lassen		
Fresno		
Washington Territory		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$59,326 42
Sonoma	13,000 00
San Mateo	7,000 00
Alameda	27,935 07
San Luis Obispo	33,000 00
Total	\$140,261 49

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.
United States and Pacific lumber bonds	\$16,937 50

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
Sundry stocks, bonds, etc., as collateral	\$369,089 29

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.
Warehouse receipts for merchandise, bills of lading, etc.	\$569,055 73

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Anglo-Californian Bank (limited), doing business at City and County of San Francisco, on the third day of December, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$89,004 71	Capital paid up (due head office)	\$4,409,025 67
Other real estate	64,716 01	Due depositors	3,033,550 39
Invested in stocks, bonds, and warrants	67,390 78	Due banks and bankers	861,153 09
Loans on real estate	212,175 00	Interest collected	103,419 41
Loans on stocks and bonds	476,878 63	Profit and loss	47,908 72
Loans on other securities (grain, etc.)	505,077 47	Other liabilities	2,752 50
Loans on personal security	2,980,428 69		
Money on hand (gold, \$1,381,848; silver, \$21,091 80; currency, \$376,079)	1,779,028 80		
Due from banks and bankers	1,034,445 85		
Furniture, fixtures, etc.	9,962 54		
Expenses, taxes, etc.	48,297 22		
Other assets (letters of credit)	618,210 95		
Bullion on hand and in transit	572,193 13		
Total resources	\$8,457,809 78	Total liabilities	\$8,457,809 78

SEMI-ANNUAL REPORT OF THE

BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated June, 1864.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

WILLIAM ALVORD, President.

THOMAS BROWN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$250,000 00	Capital paid in coin.....	\$3,000,000 00
Real estate taken for debt....	233,636 43	Reserve fund and profit and loss.....	2,158,322 68
Miscellaneous bonds and stocks.....	540,901 80	Due depositors.....	7,133,482 57
Loans on real estate.....	731,352 88	Due banks and bankers.....	294,890 10
Loans on stocks, bonds, and warrants.....	933,955 64	Other liabilities.....	18,760 00
Loans on other securities (grain, etc.).....	803,133 10		
Loans on personal security (including overdrafts).....	5,783,448 33		
Money on hand.....	1,445,703 58		
Due from banks and bankers.....	1,824,627 47		
Other assets.....	58,695 12		
Total resources.....	\$12,605,455 35	Total liabilities.....	\$12,605,455 35

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$3,000,000. The total number of shares of stock issued is 30,000; the amount paid up on each share of stock is \$100. The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Alvord.....	152 shares.	Chas. Mayne.....	205 shares.
Jas. Freeborn.....	250 shares.	F. G. Newlands.....	160 shares.
Adam Grant.....	300 shares.	E. W. Newhall.....	150 shares.
A. K. P. Harmon.....	100 shares.	F. W. Sharon.....	160 shares.
Jerome Lincoln.....	100 shares.	J. C. Wilmerding.....	210 shares.
M. Lewis.....	700 shares.		

Total number of shares held by the Directors is..... 2,487 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda.....	\$7,178 22	\$1,500,000 00
Amador.....	9,187 17	
Mono.....	10,000 00	
San Mateo.....	40,785 16	
San Francisco, Fresno, Merced, Tulare, and Kern.....	152,306 62	
Cornell, Illinois.....	14,179 26	
Totals.....	\$233,636 43	\$1,500,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$98,184 81	} \$1,000,000 00
Contra Costa	2,000 00	
Fresno	277,510 15	
Los Angeles	61,375 71	
Merced	81,920 00	
San Francisco	158,449 00	
San Luis Obispo	5,413 21	}
Tulare and Kern	46,500 00	
Totals	\$731,352 88	\$1,000,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Foreign securities (German and Dutch consols)	\$500 000 00	\$500,000 00
City of Phoenix (Arizona Territory) bonds	4,750 00	5,500 00
United States bonds	3,145 00	3,145 00
San Joaquin and Kings River Canal and Irrigation Company's stock, San Jacinto Tin Company, Vulcan Powder Company, Napa Valley Wine Company	33,006 80	45,000 00
Totals	\$540,901 80	\$553,645 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Spring Valley water and gas stock	\$125,000 00	\$150,000 00
Sutter Street Railroad and other city stocks	720,494 98	1,000,000 00
Stock of incorporated mining companies	88,460 66	200,000 00
Totals	\$933,955 64	\$1,350,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, grain, and merchandise	} \$803,133 10	\$1,000,000 00
Assignment of contracts, collateral notes, etc.		
Description of the "Other Assets."	Amount on Books.	Face Value.
Life insurance account	\$58,696 12	\$179,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated June, 1864.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

WILLIAM ALVORD, President.

THOMAS BROWN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$250,000 00	Capital paid in coin	\$3,000,000 00
Real estate taken for debt	352,551 69	Reserve fund and profit and loss	2,565,653 88
Miscellaneous bonds and stocks	1,068,836 80	Due depositors	8,020,548 78
Loans on real estate	808,661 63	Due banks and bankers	487,136 96
Loans on stocks, bonds, and warrants	994,248 53	Other liabilities	9,117 00
Loans on other securities (grain, etc.)	642,985 04		
Loans on personal security (including overdrafts)	6,172,920 37		
Money on hand	2,301,820 56		
Due from banks and bankers	1,448,817 01		
Other assets	41,614 99		
Total resources	\$14,082,456 62	Total liabilities	\$14,082,456 62

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$3,000,000. The total number of shares of stock issued is 30,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Alvord	152 shares.	J. C. Wilmerding	110 shares.
F. G. Newlands	160 shares.	A. Borel	200 shares.
F. W. Sharon	160 shares.	M. Lewis	700 shares.
C. Mayne	205 shares.	H. H. Hewlett	250 shares.
J. Lincoln	100 shares.	A. K. P. Harmon	100 shares.
A. Grant	300 shares.		

Total number of shares held by the Directors is 2,437 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$7,924 28	\$1,250,000 00
Mono	10,000 00	
San Mateo	40,785 16	
Amador	9,193 72	
San Francisco	270,302 29	
Town lots in Cornell, Illinois	14,346 24	
Totals	\$352,551 69	\$1,250,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$375,053 65	} \$1,250,000 00
Merced	77,758 63	
Los Angeles	140,148 71	
San Francisco	45,500 00	
Tulare	45,000 00	
Alameda	119,787 43	
San Luis Obispo	5,413 21	
Totals	\$808,661 63	\$1,250,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
German and Dutch consols	\$500,000 00	} \$1,088,330 00
Arizona Territory bonds	69,450 00	
Phoenix City Hall bonds	4,750 00	
Los Angeles City water bonds	20,000 00	
Los Angeles cable road bonds	364,800 00	
Los Angeles Court House bonds	50,000 00	
United States bonds	26,830 00	
San Joaquin, Kings River Canal stock, San Jacinto Tin Company, Vulcan Powder Company, Napa Valley Wine Company	33,006 80	
Totals	\$1,068,836 80	\$1,088,330 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sutter Street Railroad and other city stocks and bonds	\$904,367 35	} \$1,250,000 00
Incorporated mining company's stocks	89,881 18	
Totals	\$994,248 53	\$1,250,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, grain, merchandise, assignments of contracts, collateral notes, etc.	\$642,985 04	\$850,000 00
Description of the "Other Assets."	Amount on Books.	Market Value.
Life insurance account	\$41,614 99	\$100,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of California, doing business at City and County of San Francisco, on the thirty-first day of August, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$250,000 00	Capital paid up	\$3,000,000 00
Other real estate	290,317 80	Reserve fund	1,000,000 00
Invested in stocks, bonds, and warrants	887,665 63	Due depositors	8,426,836 94
Loans on real estate	645,249 27	Due banks and bankers	189,310 15
Loans on stocks and bonds	997,176 33	Dividends unpaid	3,567 50
Loans on other securities (grain, etc.)	1,342,216 41	Profit and loss	980,031 69
Loans on personal security	5,326,499 01		
Money on hand (gold, \$2,381,224; silver, \$9,231 08; currency, \$33,520 50)	2,423,975 58		
Due from banks and bankers	1,362,138 81		
Other assets (refined bullion, \$17,421 02; life insurance, \$57,086 42)	74,507 44		
Total resources	\$13,599,746 28	Total liabilities	\$13,599,746 28

SEMI-ANNUAL REPORT OF THE

SAN FRANCISCO BRANCH OF THE BANK OF BRITISH
COLUMBIA.

[Incorporated by Royal Charter, 1862.]

*Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers
of the Bank.*

W. POWELL, Manager.

S. CAMERON ALEXANDER, Accountant.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants	\$327,420 10	Due head office and branches	\$1,954,357 63
Loans on other securities (grain, etc.)	775,895 26	Due depositors	709,655 98
Loans on personal security (including overdrafts)	1,274,342 34	Due banks and bankers	8,133 83
Money on hand	262,119 61		
Due from banks and bankers	32,370 13		
Total resources	\$2,672,147 44	Total liabilities	\$2,672,147 44

DETAILS.

The amount of capital stock is £500,000; the amount subscribed is £500,000; the total amount actually paid in coin by stockholders for capital stock is £375,000.

The names of the Directors are as follows: Robert Gillespie, Chairman; Eden Colville, Deputy Chairman; James Anderson; H. E. Ransom; Sir John Rose, G.C.M.G.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds	\$327,420 10	\$442,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of lading for produce and merchandise	\$775,895 26	\$1,125,000 00

SEMI-ANNUAL REPORT OF THE

SAN FRANCISCO BRANCH OF THE BANK OF BRITISH
COLUMBIA.

[Incorporated by Royal Charter, 1862.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

W. POWELL, Manager.

S. CAMERON ALEXANDER, Accountant.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$71,857 13	Due head office	\$2,997,361 67
Loans on stocks, bonds, and warrants	738,823 50	Due depositors	939,482 76
Loans on other securities (grain, etc.)	729,503 33	Due banks and bankers	19,547 56
Loans on personal security (including overdrafts)	1,610,940 62		
Money on hand	775,334 18		
Due from banks and bankers	29,933 23		
Total resources	\$3,956,391 99	Total liabilities	\$3,956,391 99

DETAILS.

The amount of capital stock is £500,000; the amount subscribed is £500,000; the total amount actually paid in coin by stockholders for capital stock is £500,000. The total number of shares of stock issued is 25,000; the amount paid up on each share of stock is £20.

The names of the Directors are as follows: Robert Gillespie, Chairman; Eden Colville, Deputy; James Anderson, H. E. Ransom, Sir John Rose, G.C.M.G. The number of shares held by Directors is unknown to deponents.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds	\$738,823 50	\$960,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of lading for sundry staples of produce and manufacture	\$729,503 33	\$1,021,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of British Columbia, doing business at City and County of San Francisco, on the twenty-third day of February, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks and bonds...	\$429,770 55	Due head office.....	\$1,771,131 63
Loans on other securities (grain, etc.).....	1,089,507 74	Due depositors.....	1,147,908 40
Loans on personal security...	914,150 31	Due banks and bankers.....	20,596 02
Cash balance.....	508,055 88	Profit and loss.....	27,117 17
Due from banks and bankers.	20,757 61		
Expenses, taxes, etc.....	4,511 13		
Total resources.....	\$2,966,753 22	Total liabilities.....	\$2,966,753 22

SEMI-ANNUAL REPORT OF THE

AGENCY OF THE BANK OF BRITISH NORTH AMERICA—SAN FRANCISCO.

[Incorporated by Royal Charter, 1840.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

W. LAWSON, Agent.

J. C. WELSH, Agent.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants	\$185,431 10	Due head office in London...	\$428,518 21
Loans on other securities (grain, etc.)	430,702 32	Due depositors	604,730 51
Loans on personal security (including overdrafts)	349,188 15	Due banks and bankers	100,978 67
Money on hand	174,020 94	Other liabilities	5,115 12
Total resources	\$1,139,342 51	Total liabilities	\$1,139,342 51

DETAILS.

The amount of capital stock is \$4,866,666 66; the amount subscribed is \$4,866,666 66; the total amount actually paid in coin by stockholders for capital stock is \$4,866,666 66. The total number of shares of stock issued is 20,000; the amount paid up on each share of stock is \$243 33 $\frac{1}{2}$.

The names of the Directors are as follows: J. A. Brodie, J. J. Cater, H. R. Farrer, R. H. Glyn, E. A. Hoare, H. J. B. Kendall, J. J. Kingsford, F. Lubbock, G. D. Whatman, and J. M. Robertson.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sundry stocks, bonds, and warrants	\$478,750 00	\$185,431 10	\$384,785 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of lading	\$430,702 32	\$491,035 00

SEMI-ANNUAL REPORT OF THE

AGENCY OF THE BANK OF BRITISH NORTH AMERICA—SAN FRANCISCO.

[Incorporated by Royal Charter, 1840.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

W. LAWSON, Agent.

J. C. WELSH, Agent.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants	\$899,834 77	Due to head office	\$1,273,925 38
Loans on other securities (grain, etc.)	282,901 64	Due depositors	652,917 09
Loans on personal security (including overdrafts)	554,862 18	Due banks and bankers	102,098 81
Money on hand	184,054 70	Other liabilities	6,237 47
Checks and other cash items	113,525 46		
Total resources	\$2,035,178 75	Total liabilities	\$2,035,178 75

DETAILS.

The amount of capital stock is \$4,866,500; the amount subscribed is \$4,866,500; the total amount actually paid in coin by stockholders for capital stock is \$4,866,500. The total number of shares of stock issued is 20,000; the amount paid up on each share of stock is \$243 32½.

The names of the Directors are as follows: J. H. Brodie, J. J. Cater, Henry R. Farrer, Richard H. Glyn, E. A. Hoare, H. J. B. Kendall, J. J. Kingsford, F. Lubbock, George D. Whatman, J. Murray Robertson.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
.....	\$1,154,430 00	\$899,834 77	\$1,134,730 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
.....	\$282,901 64	\$324,590 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of British North America, doing business at San Francisco, County of San Francisco, on the twenty-eighth day of March, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$988,746 11	Due head office	\$738,111 17
Cash balance	430,827 83	Due depositors	673,508 20
Expenses, taxes, etc.	4,225 01	Rents, exchange, etc.	12,179 58
Total resources	\$1,423,798 95	Total liabilities	\$1,423,798 95

SEMI-ANNUAL REPORT OF THE

CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY—SAN FRANCISCO.

[Incorporated April 24, 1882.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

JOHN D. FRY, President.

W. H. H. GRAVES, Treasurer.

JAMES H. GOODMAN, Manager.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$800,000 00	Capital paid in coin	\$900,000 00
Miscellaneous bonds and stocks	66,107 64	Reserve fund and profit and loss	35,228 63
Loans on stocks, bonds, and warrants	241,731 50	Due depositors	253,540 33
Loans on other securities (grain, etc.)	41,165 00	Due banks and bankers	48,938 56
Loans on personal security (including overdrafts)	42,266 51	Other liabilities	498 75
Money on hand	40,775 06		
Checks and other cash items	1,665 56		
Other assets	4,495 00		
Total resources	\$1,238,206 27	Total liabilities	\$1,238,206 27

DETAILS.

The amount of capital stock is \$2,000,000; the amount subscribed is \$2,000,000; the total amount actually paid in coin by stockholders for capital stock is \$900,000. The total number of shares of stock issued is 20,000; the amount paid up on each share of stock is \$45.

The names of the Directors, and number of shares of stock held by each, are as follows:

George L. Bradley	226 shares.	Charles Main	236 shares.
Samuel Davis	100 shares.	A. D. Sharon	155 shares.
W. L. Elliott	110 shares.	James B. Stetson	150 shares.
John D. Fry	350 shares.	J. G. Wickersham	755 shares.
James H. Goodman	170 shares.	F. H. Woods	515 shares.
Thomas R. Hayes	100 shares.		

Total number of shares held by the Directors is 2,867 shares.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Presidio and Ferries Railroad stock	\$60,000 00	\$29,547 64	\$28,800 00
California Wire Works bonds	10,000 00	10,000 00	10,000 00
State warrants	26,000 00	26,000 00	26,000 00
San Francisco City and County corporations	560 00	560 00	560 00
Totals	\$96,560 00	\$66,107 64	\$65,360 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds	\$912,040 00	\$241,731 50	\$397,135 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.
Notes of corporations and miscellaneous securities.....	\$41,165 00

SEMI-ANNUAL REPORT OF THE

CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY—SAN FRANCISCO.

[Incorporated April 24, 1882.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

J. D. FRY, President.

W. H. H. GRAVES, Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$800,000 00	Capital paid in coin	\$900,000 00
Miscellaneous bonds and stocks	39,547 64	Reserve fund and profit and loss	46,174 78
Loans on stocks, bonds, and warrants	322,716 84	Due depositors	516,776 97
Loans on other securities	203,845 25	Dividends unpaid	960 06
Loans on personal security (including overdrafts).....	21,201 05	Certified checks outstanding.....	18,252 50
Money on hand	84,759 34	Other liabilities	6 00
Checks and other cash items	3,094 37		
Due from banks and bankers	942 83		
Other assets	6,062 99		
Total resources	\$1,482,170 31	Total liabilities	\$1,482,170 31

DETAILS.

The amount of capital stock is \$2,000,000; the amount subscribed is \$2,000,000; the total amount actually paid in coin by stockholders for capital stock is \$900,000. The total number of shares of stock issued is 20,000; the amount paid up on each share of stock is \$45.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Fry	350 shares.	A. D. Sharon	155 shares.
J. G. Wickersham	755 shares.	Chas. Main	230 shares.
W. L. Elliott	110 shares.	Samuel Davis	100 shares.
F. H. Woods	460 shares.	Jas. H. Goodman	220 shares.
Jas. B. Stetson	110 shares.	Thos. R. Hayes	100 shares.
G. L. Bradley	226 shares.		

Total number of shares held by the Directors is 2,816 shares.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Presidio and Ferries Railroad stock	\$60,000 00	\$29,547 64	\$28,800 00
California Wire Works bonds	10,000 00	10,000 00	10,000 00
Totals	\$70,000 00	\$39,547 64	\$38,800 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds.....	\$840,950 00	\$322,716 84	\$503,205 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.
Notes of corporations, warehouse receipts, etc.	\$203,845 25
Description of the "Other Assets."	Amount on Books.
Collections, suspense account, etc.	\$6,062 99

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the California Safe Deposit and Trust Company, doing business at City and County of San Francisco, on the seventh day of January, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$800,000 00	Capital paid up	\$900,000 00
Invested in stocks, bonds, and warrants	65,547 64	Reserve fund.....	35,228 63
Loans on stocks and bonds...	303,695 07	Due depositors.....	347,778 14
Loans on other securities (grain, etc.).....	2,605 00	Interest collected.....	81 85
Loans on personal security...	38,260 00	Rents, exchange, etc.....	3,276 30
Money on hand (gold, \$66,759; silver, \$219 25; currency, \$203).....	67,181 25	Dividends unpaid.....	457 50
Due from banks and bankers.	4,864 81	Other liabilities	77 25
Expenses, taxes, etc.....	160 90		
Other assets.....	4,585 00		
Total resources.....	\$1,286,899 67	Total liabilities.....	\$1,286,899 67

SEMI-ANNUAL REPORT OF THE

GRANGERS BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated April 27, 1874.]

Showing its Financial Condition on the morning of January 1, 1883, as sworn to by the Officers of the Bank.

A. D. LOGAN, President.

A. MONTELLIER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$179,050 00	Capital paid in coin	\$623,440 00
Loans on real estate	124,500 00	Reserve fund and profit and loss	35,535 39
Loans on stocks, bonds, and warrants	37,325 00	Due depositors	487,011 24
Loans on other securities (grain, etc.)	1,056,067 94	Due banks and bankers	670,763 80
Loans on personal security (including overdrafts)	345,667 11	Other liabilities (dividends unpaid)	41,558 76
Money on hand	108,075 49		
Due from banks and bankers	3,123 65		
Furniture and fixtures and improvements	4,500 00		
Total resources	\$1,858,309 19	Total liabilities	\$1,858,309 19

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$900,000 (full paid, \$23,440). The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$60 (586 shares paid in full).

The names of the Directors, and number of shares of stock held by each, are as follows:

A. D. Logan	2,263 shares.	T. E. Tynan	26 shares.
H. J. Lewelling	296 shares.	T. McConnell	120 shares.
Uriah Wood	266 shares.	H. M. La Rue	37 shares.
Seneca Ewer	100 shares.	J. C. Steele	174 shares.
Daniel Meyer	50 shares.	J. H. Gardiner	53 shares.
C. J. Cressey	45 shares.		

Total number of shares held by the Directors is 3,430 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$5,510 00	\$6,000 00
Butte	105,800 00	125,000 00
Colusa	19,740 00	25,000 00
Fresno	18,000 00	20,000 00
Tulare	30,000 00	32,000 00
Totals	\$179,050 00	\$208,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$5,000 00	\$15,000 00
Butte	16,000 00	40,000 00
Colusa	5,000 00	10,000 00
Fresno	15,000 00	30,000 00
Monterey	12,500 00	25,000 00
Merced	3,500 00	15,000 00
Stanislaus	17,000 00	35,000 00
Santa Cruz	5,500 00	15,000 00
Solano	20,000 00	30,000 00
Tehama	20,000 00	30,000 00
Yolo	5,000 00	15,000 00
Totals	\$124,500 00	\$260,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank and corporate association stocks	\$55,000 00	\$37,325 00	\$55,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat, barley, and other grain	\$925,500 00	\$1,250,000 00
Grain sacks and general merchandise	130,567 94	200,000 00
Totals	\$1,056,067 94	\$1,450,000 00

SEMI-ANNUAL REPORT OF THE

GRANGERS BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated April 27, 1874.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

A. D. LOGAN, President.

A. MONTEPELLIER, Manager and Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$188,638 70	Capital paid in coin	\$623,160 00
Loans on real estate	141,500 00	Reserve fund and profit and loss	36,377 16
Loans on stocks, bonds, and warrants	65,550 00	Due depositors	690,075 01
Loans on other securities (grain, etc.)	420,586 31	Due banks and bankers	3,853 53
Loans on personal security (including overdrafts)	426,045 50	Other liabilities (interest collected)	29,415 66
Money on hand	38,291 00	Dividends unpaid	2,485 22
Checks and other cash items	71,193 39		
Due from banks and bankers	14,818 38		
Furniture, fixtures, and improvements	6,000 00		
Expenses and taxes	12,743 30		
Total resources	\$1,385,366 58	Total liabilities	\$1,385,366 58

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$600,000 (full paid, \$23,160). The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$60 (579 shares paid in full).

The names of the Directors, and number of shares of stock held by each, are as follows:

A. D. Logan	2,263 shares.	T. E. Tynan	26 shares.
H. J. Lewelling	296 shares.	T. McConnell	120 shares.
Uriah Woods	266 shares.	H. M. La Rue	37 shares.
Seneca Ewer	100 shares.	J. C. Steele	174 shares.
Daniel Meyer	50 shares.	J. H. Gardiner	53 shares.
C. J. Cressey	45 shares.		

Total number of shares held by the Directors is 3,430 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$4,364 50	\$6,000 00
Butte	109,550 00	125,000 00
Colusa	19,160 00	25,000 00
Fresno	18,000 00	20,000 00
Tulare	30,500 00	32,500 00
Monterey	7,064 20	6,000 00
Totals	\$188,638 70	\$214,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$4,500 00	\$15,000 00
Butte	30,000 00	50,000 00
Colusa	5,000 00	10,000 00
Fresno	12,500 00	30,000 00
Monterey	3,000 00	10,000 00
Merced	3,000 00	15,000 00
Stanislaus	38,500 00	75,000 00
Santa Cruz	8,000 00	15,000 00
Solano	17,500 00	35,000 00
Tehama	10,000 00	20,000 00
Yolo	3,000 00	10,000 00
Tulare	6,500 00	15,000 00
Totals	\$141,500 00	\$300,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank and corporate association stocks	\$100,000 00	\$65,550 00	\$100,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Wheat and barley in warehouse	\$355,500 00	\$500,000 00
Grain sacks and general merchandise	65,086 31	100,000 00
Totals	\$420,586 31	\$600,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Grangers Bank of California, doing business at City and County of San Francisco, on the nineteenth day of November, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Other real estate	\$131,069 57	Capital paid up	\$623,440 00
Overdrafts secured	387,968 49	Reserve fund	26,669 90
Loans on real estate	113,503 41	Due depositors	445,979 13
Loans on stocks and bonds	22,901 44	Due banks and bankers	645,526 15
Loans on other securities (grain, etc.)	736,658 94	Interest collected	42,577 40
Loans on personal security	249,136 47	Rents, exchange, etc.	1,016 94
Money on hand (gold, \$101,122; silver, \$6,756 22; currency, \$1,071)	108,949 22	Dividends unpaid	2,470 49
Due from banks and bankers	7,418 16		
Furniture, fixtures, etc.	4,500 00		
Expenses, taxes, etc.	22,820 38		
Other assets	2,753 93		
Total resources	\$1,787,680 01	Total liabilities	\$1,787,680 01

SEMI-ANNUAL REPORT OF THE

SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRANCISCO BANK (LIMITED).

[Established in 1865. Reincorporated September 12, 1880.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

ARTHUR SCRIVENER, Manager.

WILLIAM STEEL, Assistant Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt....	\$5,000 00	Due head office.....	\$3,171,304 96
Miscellaneous bonds and stocks.....	34,500 00	Profit and loss and contingent fund.....	44,513 66
Loans on real estate.....	92,638 37	Due depositors.....	1,533,685 13
Loans on stocks, bonds, and warrants.....	607,755 69	Due banks and bankers.....	180,684 74
Loans on other securities (grain, etc.).....	758,995 53	Other liabilities.....	56,072 02
Loans on personal security (including overdrafts).....	1,694,914 92		
Money on hand.....	738,254 55		
Due from banks and bankers.....	540,144 23		
Expenses and taxes.....	27,845 81		
Other assets.....	486,211 41		
Total resources.....	\$4,986,260 51	Total liabilities.....	\$4,986,260 51

DETAILS.

The amount of capital stock of the bank of which this is a branch is £420,000 sterling; the amount subscribed is £420,000 sterling; the total amount actually paid in coin by stockholders for capital stock is £420,000 sterling. The total number of shares of stock issued is 60,000; the amount paid up on each share of stock is £7.

The names of the Directors, and number of shares of stock held by each, are as follows:

George W. Campbell.....	150 shares.	Wm. Newbold.....	150 shares.
Henry Goshen.....	150 shares.	Robert Davie Peebles.....	700 shares.
Charles Hemery.....	1,000 shares.	Robert Ryrie.....	450 shares.

Total number of shares held by the Directors is.....2,600 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Inyo.....	\$5,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Santa Clara.....	\$54,500 00
Fresno.....	1,800 00
Alameda.....	8,121 30
Santa Cruz.....	21,327 10
Kitsap County, Washington Territory.....	6,889 97
Totals.....	\$92,638 37

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
North Pacific Coast Railroad first mortgage 6 per cent bonds.	\$34,000 00	\$40,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks	\$591,795 60	\$911,835 00
Mining stocks	1,888 48	20,787 50
Bonds	14,071 61	34,750 00
Totals	\$607,755 69	\$967,372 50

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, bills of lading, life insurance policy, etc..	\$758,995 53	\$951,453 36
Description of the "Other Assets."		Amount on Books.
Sundry creditors for drafts not yet due, accepted by our head office under our letters of credit		\$484,179 70
Miscellaneous		2,031 71
Total		\$486,211 41

SEMI-ANNUAL REPORT OF THE

SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRANCISCO BANK (LIMITED).

[Established 1865. Reincorporated September 13, 1880.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

ARTHUR SCRIVENER, Manager.

WILLIAM STEEL, Assistant Manager.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$40,000 00	Due head office	\$4,241,951 11
Loans on real estate	92,661 22	Reserve fund (is held in London, amounts to \$275,000), profit and loss	31,047 73
Loans on stocks, bonds, and warrants	691,647 53	Due depositors	1,525,116 01
Loans on other securities (grain, etc.)	760,215 41	Due banks and bankers	126,205 06
Loans on personal security (including overdrafts)	1,580,941 59	Miscellaneous	75,551 55
Money on hand	1,152,166 89		
Checks and other cash items	177,953 68		
Due from banks and bankers	833,962 55		
Expenses and taxes	22,498 80		
Other assets	647,823 79		
Total resources	\$5,999,871 46	Total liabilities	\$5,999,871 46

DETAILS.

The amount of capital stock at head office in London is £420,000 sterling; the amount subscribed is £420,000 sterling; the total amount actually paid in coin by stockholders for capital stock is £420,000 sterling. The total number of shares of stock issued is 60,000; the amount paid up on each share of stock is £7 sterling.

The names of the Directors, and number of shares of stock held by each, are as follows:

Geo. William Campbell	150 shares.	Robert Davie Peebles	700 shares.
Henry Goschen	150 shares.	Robert Ryrie	450 shares.
Charles Hemery	1,000 shares.	Norman Dunning Rideout	150 shares.
William Newbold	150 shares.		

Total number of shares held by the Directors is 2,750 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Santa Clara	\$54,500 00
Merced	1,800 00
Alameda	8,144 15
Santa Cruz	21,327 10
Kitsap, W. T.	6,889 97
Total	\$92,661 22

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
North Pacific Railroad first mortgage 6 per cent bonds	\$40,000 00	\$40,000 00	\$40,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks	\$657,956 25	\$994,577 00
Mining stocks	1,677 53	19,946 25
Bonds	16,426 78	39,520 00
Warrants	15,586 97	16,215 77
Totals	\$691,647 53	\$1,070,259 02

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Bills of lading	\$58,926 36	\$60,469 28
Warehouse receipts	336,583 07	400,981 91
Grain in warehouse	87,750 00	100,699 73
Deposit of other notes as collateral security	268,999 97	297,594 18
Life policy	500 00	500 00
Special coin credit on this bank	7,456 01	7,456 01
Totals	\$760,215 41	\$867,701 11

Description of the "Other Assets."	Amount on Books.
Sundry creditors for drafts not yet due, accepted by our head office under our letters of credit	\$644,814 51
Miscellaneous	3,009 28
Total	\$647,823 79

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the London and San Francisco Bank (Limited), doing business at City and County of San Francisco, on the seventh day of December, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Other real estate	\$5,000 00	Due head office	\$3,411,679 91
Invested in stocks, bonds, and warrants	34,500 00	Reserve fund	44,500 00
Loans on real estate	109,800 00	Due depositors	1,385,007 48
Loans on stocks and bonds ..	636,964 61	Due banks and bankers	186,576 32
Loans on other securities (grain, etc.)	706,753 36	Interest collected	15,025 10
Loans on personal security ..	1,882,312 76	Other liabilities	30,445 65
Money on hand (gold, \$442,104 72; currency, \$315,821; silver, \$3,111 99)	761,037 71		
Due from banks and bankers ..	396,892 14		
Expenses, taxes, etc.	17,013 83		
Other assets	522,960 05		
Total resources	\$5,073,234 46	Total liabilities	\$5,073,234 46

SEMI-ANNUAL REPORT OF THE

LONDON, PARIS, AND AMERICAN BANK (LIMITED)—SAN FRANCISCO.

[Incorporated in London, January 9, 1884.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

EUGENE MEYER, Manager.

C. ALTSCHUL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$74,375 00	Due head office	\$4,268,886 74
Loans on real estate	377,167 80	Due depositors	1,052,314 79
Loans on stocks, bonds, and warrants	210,088 00	Due banks and bankers	533,658 07
Loans on other securities (grain, etc.)	1,035,428 07	Other liabilities	20,799 59
Loans on personal security (including overdrafts)	3,227,216 49		
Money on hand	709,921 17		
Due from banks and bankers	239,962 66		
Furniture and fixtures	1,500 00		
Total resources	\$5,875,659 19	Total liabilities	\$5,875,659 19

DETAILS.

The amount of capital stock is \$2,500,000; the amount subscribed is \$2,500,000; the total amount actually paid in coin by stockholders for capital stock is \$2,000,000. The total number of shares of stock issued is 25,000; the amount paid up on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Paterson	150 shares.	S. Lazard	2,712 shares.
James Whittall	100 shares.	Elie Lazard	2,000 shares.
S. L. Simon	110 shares.		

Total number of shares held by the Directors is

5,072 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$141,489 32	} \$457,799 12
Alameda	2,000 00	
Lassen	3,000 00	
San Mateo	20,000 00	
Mendocino	10,000 00	
Yolo	26,000 00	
Colusa	80,000 00	
Tulare	35,000 00	
Fresno	41,285 63	
Stanislaus	14,379 11	
Santa Barbara	100 00	
Monterey	3,913 74	
Totals	\$377,167 80	\$457,799 12

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Sundry bonds	\$76,250 00	\$74,375 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sundry stocks, bonds, etc.	\$210,088 00	\$324,957 92

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of lading	\$1,035,428 07	\$1,204,537 95

SEMI-ANNUAL REPORT OF THE

LONDON, PARIS, AND AMERICAN BANK (LIMITED)—SAN FRANCISCO.

[Incorporated in London, January 9, 1884.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

EUGENE MEYER, Manager.

C. ALTSCHUL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$6,053 46	Due head office	\$4,715,874 86
Miscellaneous bonds and stocks	196,250 00	Due depositors	1,125,068 60
Loans on real estate	268,114 54	Due banks and bankers	352,826 06
Loans on stocks, bonds, and warrants	245,742 08	Other liabilities	29,312 82
Loans on other securities (grain, etc.)	550,607 83		
Loans on personal security (including overdrafts)	3,133,498 59		
Money on hand	619,443 66		
Due on letters of credit	729,574 31		
Due from banks and bankers	456,241 02		
Furniture and fixtures	1,500 00		
Other assets	16,056 85		
Total resources	\$6,223,082 34	Total liabilities	\$6,223,082 34

DETAILS.

The amount of capital stock is \$2,500,000; the amount subscribed is \$2,500,000; the total amount actually paid in coin by stockholders for capital stock is \$2,000,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. Paterson	150 shares.	S. Lazard	1,712 shares.
James Whittall	100 shares.	Elie Lazard	2,000 shares.
S. L. Simon	110 shares.		

Total number of shares held by the Directors is 4,072 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$6,053 86	\$7,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$56,000 00	\$342,376 00
Lassen	3,000 00	
Alameda	2,000 00	
San Mateo	20,000 00	
Stanislaus	5,000 00	
Merced	1,000 00	
Santa Barbara	100 00	
Colusa	80,000 00	
Tulare	35,000 00	
Yolo	26,000 00	
Monterey	8,000 00	
Fresno	32,014 54	
Totals	\$268,114 54	\$342,376 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Bonds of different cities of Pacific Coast	\$201,250 00	\$196,250 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sundry bonds, stocks, etc.	\$245,742 08	\$322,800 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of lading	\$550,607 83	\$659,309 18
Description of the "Other Assets."		Amount on Books.
Leasehold, etc.		\$16,056 85

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the London, Paris, and American Bank, doing business at City and County of San Francisco, on the seventeenth day of March, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$132,875 00	Due head office	\$4,887,435 49
Loans and discounts	4,360,888 84	Due depositors	1,522,892 81
Money on hand	644,985 29	Due banks and bankers	27,502 37
Due from banks and bankers	691,695 44	Interest collected	63,029 57
Furniture, fixtures, etc.	1,500 00	Profit and loss	25,679 73
Expenses, taxes, etc.	17,144 72	Other liabilities	13,557 28
Other assets	138,151 11		
Letters of credit	552,856 85		
Total resources	\$6,540,097 25	Total liabilities	\$6,540,097 25

SEMI-ANNUAL REPORT OF THE

MARKET STREET BANK OF SAN FRANCISCO.

[Incorporated June 1, 1888.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

WILLIAM F. LEWIS, President.

IRVING C. LEWIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$4,270 05	Capital paid in coin	\$5,000 00
Money on hand	2,187 10	Due depositors	3,672 72
Checks and other cash items ..	739 95		
Due from banks and bankers ..	1,203 40		
Furniture and fixtures	272 22		
Total resources	\$8,672 72	Total liabilities	\$8,672 72

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$5,000. The total number of shares of stock issued is 500.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Lewis	58 shares.	A. B. Maynard	1 share.
C. P. Butler	220 shares.	S. E. Grone	1 share.
Irving C. Lewis	220 shares.		

Total number of shares held by the Directors is 500 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Arapahoe, Col.	\$2,733 60	\$7,000 00
El Paso, Tex.	1,536 45	4,500 00
Totals	\$4,270 05	\$11,500 00

SEMI-ANNUAL REPORT OF THE

NEVADA BANK OF SAN FRANCISCO.

[Incorporated October 4, 1875.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

JAMES G. FAIR, President.

D. B. DAVIDSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$364,848 99	Capital paid in coin	\$3,000,000 00
United States bonds	625,000 00	Reserve fund and profit and loss	1,189,880 68
Miscellaneous bonds and stocks	2,880,353 63	Due depositors	4,288,149 01
Loans on real estate	295,840 47	Due banks and bankers	3,668,055 52
Loans on stocks, bonds, and warrants	1,046,430 83		
Loans on other securities (grain, etc.)	689,360 59		
Loans on personal security (including overdrafts)	1,547,722 52		
Money on hand	969,668 47		
Due from banks and bankers	3,504,647 49		
Other assets	222,212 22		
Total resources	\$12,146,085 21	Total liabilities	\$12,146,085 21

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$3,000,000. The total number of shares of stock issued is 30,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

John W. Mackay	10,000 shares.	R. H. Follis	250 shares.
Jas. G. Fair	10,000 shares.	J. F. Bigelow	250 shares.
J. C. Flood	9,500 shares.		

Total number of shares held by the Directors is 30,000 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Yolo	\$164,848 99	\$350,000 00
San Francisco	200,000 00	200,000 00
Totals	\$364,848 99	\$550,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Contra Costa	\$66,000 00
Fresno	30,000 00
San Francisco	78,370 48
Napa	10,000 00
Sonoma	10,000 00
Alameda	23,789 54
Los Angeles	37,500 00
Marin	37,430 45
Toulumne	1,300 00
Tulare	1,450 00
Total	\$295,840 47

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
Anglo-Nevada Assurance Corporation stock	\$193,052 85
Nevada Warehouse and Dock Company's stock	168,351 95
Northern Railway bonds	1,649,946 25
Southern Pacific of Arizona bonds	768,118 00
Other stocks and bonds	100,884 58
Total	\$2,880,353 63

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
Mining stocks	\$480,400 00
Southern Pacific of Arizona bonds	2,000 00
Golden Gate Woolen Mill stock	5,950 00
United States bonds	10,000 00
Nevada Warehouse and Dock Company's stock	150,000 00
Vancouver Coal Company's stock	30,000 00
Anglo-Nevada Assurance Corporation stock	80,550 00
Other stocks and bonds	287,530 83
Total	\$1,046,430 83

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.
Wheat, grain bags, bills of lading for tin plates and other merchandise	\$689,360 59
Description of the "Other Assets."	Amount on Books.
Exchange on foreign bills	\$32,212 22
Ships	190,000 00
Total	\$222,212 22

SEMI-ANNUAL REPORT OF THE

NEVADA BANK OF SAN FRANCISCO.

[Incorporated October 4, 1875.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

JAMES G. FAIR, President.

D. B. DAVIDSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$8,859 24	Capital paid in coin	\$3,000,000 00
Miscellaneous bonds and stocks	1,533,251 18	Reserve fund and profit and loss	86,726 90
County warrants	14,300 00	Due depositors	2,901,412 71
Loans on real estate	386,857 83	Due banks and bankers	1,143,963 44
Loans on stocks, bonds, and warrants	583,937 46		
Loans on other securities (grain, etc.)	635,035 58		
Loans on personal security (including overdrafts)	1,567,179 32		
Money on hand	1,236,506 19		
Due from banks and bankers	1,163,733 39		
Other assets	2,442 86		
Total resources	\$7,132,103 05	Total liabilities	\$7,132,103 05

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$3,000,000. The total number of shares of stock issued is 30,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

John W. Mackay	10,000 shares.	A. E. Davis	250 shares.
James G. Fair	10,000 shares.	J. F. Bigelow	250 shares.
J. L. Flood	9,500 shares.		

Total number of shares held by the Directors is

30,000 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Luis Obispo	\$8,859 24

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Marin	\$259,096 08
San Francisco	78,600 00
Napa	2,000 00
Tulare	3,500 00
Sonoma	13,661 75
Fresno	30,000 00
Total	\$386,857 83

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
Anglo-Nevada Assurance Corporation stock.....	\$151,052 85
Nevada Warehouse and Dock stock.....	125,000 00
Southern Pacific of Arizona Railroad Company bonds.....	1,155,000 00
Other stocks and bonds.....	31,638 33
Northern Railroad bonds.....	70,560 00
Total.....	\$1,533,251 18

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
Anglo-Nevada Assurance Corporation stock.....	\$81,050 00
Mining stock.....	121,025 00
Southern Pacific of Arizona bonds.....	12,737 50
Golden Gate Woolen Mills stock.....	5,950 00
Phoenix and Maricopa Railroad bonds.....	10,000 00
Other stocks and bonds.....	353,174 96
Total.....	\$583,937 46

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.
Wheat, grain bags, bills of lading for tin plates, and other merchandise....	\$635,035 58
Description of the "Other Assets."	Amount on Books.
Exchange on foreign bills.....	\$2,442 86

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Nevada Bank of San Francisco, doing business at City and County of San Francisco, on the eighth day of September, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants.....	\$3,343,437 80	Capital paid up.....	\$3,000,000 00
Loans on real estate.....	434,698 39	Reserve fund.....	1,000,000 00
Loans on stocks and bonds.....	803,122 41	Due depositors.....	6,194,705 52
Loans on other securities (grain, etc.).....	2,242,823 27	Due banks and bankers.....	5,655,444 15
Loans on personal security.....	1,883,276 32	Interest collected.....	30,656 32
Money on hand.....	979,994 95	Rents, exchange, etc.....	1,928 79
Due from banks and bankers.....	6,258,643 12	Profit and loss.....	196,682 28
Expenses, taxes, etc.....	23,423 02		
Other assets.....	109,997 78		
Total resources.....	\$16,079,417 06	Total liabilities.....	\$16,079,417 06

SEMI-ANNUAL REPORT OF THE

PACIFIC BANK—SAN FRANCISCO.

[Incorporated February, 1863.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

R. H. McDONALD, President.

S. G. MURPHY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$150,000 00	Capital paid in coin	\$1,000,000 00
Real estate taken for debt	30,918 83	Reserve fund and profit and loss	659,309 40
Miscellaneous bonds and stocks	26,242 30	Due depositors	2,054,348 69
Loans on real estate	60,245 00	Due banks and bankers	231,411 70
Loans on stocks, bonds, and warrants	359,887 32	Dividends unpaid	40,432 00
Loans on other securities (grain, etc.)	143,710 27		
Loans on personal security (including overdrafts)	2,347,071 09		
Money on hand	502,979 85		
Due from banks and bankers	360,417 87		
Other assets	4,029 26		
Total resources	\$3,985,501 79	Total liabilities	\$3,985,501 79

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,000,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. H. McDonald	4,761 shares.	J. M. McDonald	2,050 shares.
R. H. McDonald, Jr.	10 shares.	C. Waterhouse	20 shares.
F. V. McDonald	20 shares.	W. A. Grade	29 shares.
H. Mabury	326 shares.	A. K. Stevens	50 shares.
W. T. Wallace	1,130 shares.		

Total number of shares held by the Directors is8,396 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$20,235 82	\$20,798 29
Alameda	2,120 85	4,000 00
San Mateo	4,517 10	6,000 00
Marin	2,057 40	2,057 40
Contra Costa	1,000 00	1,000 00
State of Michigan	987 66	987 66
Totals	\$30,918 83	\$34,843 35

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa	\$1,245 00	} \$110,000 00
Tehama	50,000 00	
San Francisco	9,000 00	
Totals	\$60,245 00	\$110,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Land association stocks	\$3,582 30	} \$28,000 00
Local stocks	10,000 00	
Gas stocks	12,660 00	
Totals	\$26,242 30	\$28,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
U. S. bonds, bank, gas, and water stocks	\$180,406 33	} \$450,000 00
San Francisco City Railroad stocks	8,200 00	
Insurance and iron stocks	49,050 00	
Railroad bonds	1,900 00	
Miscellaneous stocks and bonds	120,330 99	
Totals	\$359,887 32	\$450,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain and merchandise	\$143,710 27	\$180,000 00
Description of the "Other Assets."		Amount on Books.
Collections on interior towns		\$822 95
Life insurance premium account		3,206 31
Total		\$4,029 26

SEMI-ANNUAL REPORT OF THE

PACIFIC BANK OF SAN FRANCISCO.

[Incorporated February, 1863.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

R. H. McDONALD, President.

FRANK V. McDONALD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$150,000 00	Capital paid in coin	\$1,000,000 00
Real estate taken for debt	27,296 54	Reserve fund and profit and loss	709,527 00
Miscellaneous bonds and stocks	32,242 30	Due depositors	2,194,855 09
Loans on real estate	59,245 00	Due banks and bankers	587,944 21
Loans on stocks, bonds, and warrants	371,539 00	Other liabilities (dividends unpaid)	40,528 00
Loans on other securities (grain, etc.)	72,825 00		
Loans on personal security (including overdrafts)	2,539,027 56		
Money on hand	564,301 62		
Checks and other cash items	501,677 46		
Due from banks and bankers	210,588 36		
Other assets	4,111 46		
Total resources	\$4,532,854 30	Total liabilities	\$4,532,854 30

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,000,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. H. McDonald	4,797 shares.	C. Waterhouse	20 shares.
R. H. McDonald, Jr.	10 shares.	Wm. A. Grade	29 shares.
F. V. McDonald	20 shares.	A. K. Stevens	50 shares.
H. Mabury	326 shares.	W. T. Wallace .....	.. shares.
J. M. McDonald	2,050 shares.		

Total number of shares held by the Directors is 7,302 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$21,853 78	\$23,122 46
Alameda	2,120 85	4,000 00
Marin	2,057 40	2,057 40
Contra Costa	1,000 00	1,000 00
San Mateo	34 85	1,500 00
Genesee County, Michigan	229 66	229 66
Totals	\$27,296 54	\$31,909 52

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa	\$1,245 00	} \$110,000 00
Tehama	50,000 00	
San Francisco	8,000 00	
Totals	\$59,245 00	\$110,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Land association stock	\$3,582 30	} \$35,000 00
Local stock	10,000 00	
Gas stock	18,660 00	
Totals	\$32,242 30	\$35,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
United States bonds, bank, gas, and water stocks	\$185,514 00	} \$470,000 00
San Francisco City Railroad stocks	7,200 00	
Insurance and iron stocks	45,850 00	
Railroad bonds	5,300 00	
Miscellaneous bonds and stocks	127,675 00	
Totals	\$371,539 00	\$470,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain and miscellaneous merchandise	\$72,825 00	\$92,000 00
Description of the "Other Assets."		Amount on Books.
Collections on interior towns		\$823 87
Life insurance premium account		3,287 59
Total		\$4,111 46

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Pacific Bank, doing business at City and County of San Francisco, on the third day of September, 1887, at close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$150,000 00	Capital paid up	\$1,000,000 00
Other real estate	30,143 93	Reserve fund	600,000 00
Invested in stocks, bonds, and warrants	18,164 65	Due depositors	2,373,409 66
Loans on real estate	63,702 40	Due banks and bankers	294,104 54
Loans on stocks and bonds	330,047 66	Interest collected	30,193 64
Loans on other securities (grain, etc.)	179,106 76	Rents, exchange, etc.	3,337 07
Loans on personal security	2,270,536 79	Dividends unpaid	1,264 00
Money on hand (gold, \$496,877; silver, \$5,442 67; currency, \$111,064)	613,383 67	Profit and loss	3,333 38
Due from banks and bankers	628,968 06		
Expenses, taxes, etc.	17,529 44		
Other assets	4,058 93		
Total resources	\$4,305,642 29	Total liabilities	\$4,305,642 29

SEMI-ANNUAL REPORT OF THE

SATHER BANKING COMPANY—SAN FRANCISCO.

[Incorporated March 21, 1887.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

H. L. DODGE, President.

J. S. HUTCHINSON, Manager.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants	\$304,650 00	Capital paid in coin	\$1,000,000 00
Loans on other securities (grain, etc.)	260,745 00	Reserve fund and profit and loss	38,727 61
Loans on personal security (including overdrafts)	1,208,424 47	Due depositors	982,361 61
Money on hand	209,398 44		
Due from banks and bankers	23,467 39		
Furniture and fixtures	14,403 92		
Total resources	\$2,021,089 22	Total liabilities	\$2,021,089 22

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,250,000; the total amount actually paid in coin by stockholders for capital stock is \$1,000,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows

H. L. Dodge	220 shares.	Louis Sloss	160 shares.
W. P. Johnson	400 shares.	J. L. N. Shepard	80 shares.
Charles Main	80 shares.	F. W. Sumner	80 shares.
A. Chabot	100 shares.		

Total number of shares held by the Directors is 1,120 shares.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Gas, street railroad, steam whaling company, and United States bonds	\$304,650 00	\$850,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts of grain, bags, canned goods, etc.	\$260,745 00	\$354,000 00

SEMI-ANNUAL REPORT OF THE

SATHER BANKING COMPANY—SAN FRANCISCO.

[Incorporated March 21, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

H. L. DODGE, President.

J. S. HUTCHINSON, Manager.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants	\$154,800 00	Capital paid in coin	\$1,000,000 00
Loans on other securities (grain, etc.)	199,350 00	Reserve fund and profit and loss	48,369 83
Loans on personal security (including overdrafts)	1,360,580 57	Due depositors	1,145,928 76
Money on hand	368,863 53	Due banks and bankers	1,776 59
Due from banks and bankers	103,781 08	Other liabilities	5,300 00
Furniture and fixtures	14,000 00		
Total resources	\$2,201,375 18	Total liabilities	\$2,201,375 18

DETAILS.

The amount of capital stock is \$1,250,000; the amount subscribed is \$1,250,000; the total amount actually paid in coin by stockholders for capital stock is \$1,000,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Henry L. Dodge	270 shares.	J. L. N. Shepard	80 shares.
W. P. Johnson	400 shares.	F. W. Sumner	80 shares.
Charles Main	80 shares.	Louis Sloss	60 shares.
Albert Miller	80 shares.		

Total number of shares held by the Directors is 1,050 shares

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Gas stock	\$14,850 00	\$30,000 00
Water stock	1,000 00	4,000 00
Powder stock	400 00	1,200 00
Bank stock	3,550 00	7,100 00
Steamship	120,000 00	330,000 00
North Pacific Coast Railroad stock	15,000 00	35,000 00
Totals	\$154,800 00	\$407,300 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Grain bags and merchandise	\$199,350 00	\$268,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Sather Banking Company, doing business at City and County of San Francisco, on the twentieth day of March, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$1,637,464 35	Capital paid up.....	\$1,000,000 00
Cash balance.....	253,640 57	Due depositors.....	916,503 25
Due from banks and bankers.....	68,968 44	Interest collected	4,625 24
Furniture, fixtures, etc.	15,129 17	Rents, exchange, etc.....	347 15
Expenses, taxes, etc.....	1,647 60	Profit and loss	55,374 49
Total resources.....	\$1,976,850 13	Total liabilities.....	\$1,976,850 13

SEMI-ANNUAL REPORT OF

WELLS, FARGO & CO.'S BANK—SAN FRANCISCO.

[Incorporated February 5, 1866.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

LLOYD TEVIS, President.

H. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate (by purchase).....	\$189,902 00	Capital paid in coin.....	\$500,000 00
United States bonds.....	59,274 35	Reserve fund and profit and loss.....	4,221,450 99
Miscellaneous bonds and stocks.....	2,000 00	Due depositors.....	2,485,127 19
Loans on real estate.....	179,365 96	Due banks and bankers.....	137,605 22
Loans on stocks, bonds, and warrants.....	649,101 00		
Loans on other securities (grain, etc.).....	168,439 46		
Loans on personal security (including overdrafts).....	2,991,525 52		
Money on hand.....	558,637 39		
Due from banks and bankers.....	296,330 87		
Furniture and fixtures.....	4,000 00		
Assets at other agencies:			
Virginia City.....\$96,343 09			
Salt Lake City.....1,032,862 50	2,245,606 85		
New York.....1,116,401 26			
Total resources.....	\$7,344,183 40	Total liabilities.....	\$7,344,183 40

DETAILS.

The amount of capital stock is \$6,250,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 62,500.

The names of the Directors, and number of shares of stock held by each, are as follows:

Lloyd Tevis.....	150 shares.	Oliver Eldridge.....	10 shares.
Leland Stanford.....	86½ shares.	Geo. E. Gray.....	20 shares.
Wm. Norris.....	10 shares.	C. F. Crocker.....	100 shares.
Chas. Crocker.....	363 shares.	John J. Valentine.....	1 share.
J. C. Fargo.....	650 shares.		

Total number of shares held by the Directors is.....1,390½ shares.

REAL ESTATE OWNED BY THE BANK.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$40,000 00	\$45,000 00
Alameda.....	5,000 00	5,000 00
Sacramento.....	4,758 00	6,000 00
Salt Lake, Utah.....	30,073 03	35,000 00
Denver, Colorado.....	10,000 00	10,000 00
Los Vegas, New Mexico.....	10,000 00	13,000 00
Carson, Nevada.....	4,000 00	5,000 00
Chicago, Illinois.....	32,707 20	35,000 00
Lincoln, Nebraska.....	3,350 00	3,350 00
El Paso, Texas.....	25,425 38	28,000 00
Omaha, Nebraska.....	15,981 47	25,000 00
Kansas City, Missouri.....	7,191 50	8,000 00
San Diego, California.....	1,415 42	-----
Totals.....	\$189,902 00	\$218,350 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$19,741 41	\$25,000 00
San Francisco	37,296 00	45,000 00
Merced	1,250 00	1,000 00
Alameda	2,000 00	2,500 00
San Luis Obispo	25,000 00	100,000 00
Cook County, Illinois	88,978 55	80,000 00
Totals	\$174,265 96	\$253,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent consols	\$50,000 00	\$59,274 35	\$62,500 00
Utah Central Railroad	2,000 00	2,000 00	2,000 00
Totals	\$52,000 00	\$61,274 35	\$64,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Railroad bonds	\$150,000 00	\$100,000 00	\$150,000 00
Miscellaneous stocks, bonds, and warrants	700,000 00	549,101 00	700,000 00
Totals	\$850,000 00	\$649,101 00	\$850,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Wheat, grain sacks, hardware, pig iron, coal, canned goods, etc.	\$168,439 46	\$195,000 00

SEMI-ANNUAL REPORT OF

WELLS, FARGO & CO.'S BANK—SAN FRANCISCO.

[Incorporated February 5, 1866.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

LLOYD TEVIS, President.

H. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$230,475 55	Capital paid in coin.....	\$500,000 00
United States bonds.....	70,740 07	Surplus.....	3,929,625 87
Miscellaneous bonds and stocks.....	2,000 00	Profit and loss and contin- gent fund.....	30,583 90
Loans on real estate.....	171,720 27	Due depositors.....	2,363,851 76
Loans on stocks, bonds, and warrants.....	679,979 83	Due banks and bankers.....	242,633 63
Loans on other securities (grain, etc.).....	221,290 83		
Loans on personal security (including overdrafts).....	2,012,505 10		
Money on hand.....	1,018,697 45		
Due from banks and bankers.....	102,136 74		
Furniture and fixtures.....	4,000 00		
Other assets at other agencies:			
Virginia..... \$96,683 13	2,553,149 32		
Salt Lake..... 1,322,551 40			
Santa Rosa..... 10,403 80			
New York..... 1,123,510 99			
Total resources.....	\$7,066,695 16	Total liabilities.....	\$7,066,695 16

DETAILS.

The amount of capital stock is \$6,250,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 62,500.

The names of the Directors, and number of shares of stock held by each, are as follows:

Lloyd Tevis.....	150 shares.	J. C. Fargo.....	623 shares.
John J. Valentine.....	1 share.	Oliver Eldridge.....	10 shares.
Leland Stanford.....	86 $\frac{1}{2}$ shares.	Geo. E. Gray.....	20 shares.
William Norris.....	10 shares.	C. F. Crocker.....	100 shares.
Charles Crocker.....	363 shares.		

Total number of shares held by the Directors is..... 1,363 $\frac{1}{2}$ shares.

REAL ESTATE OWNED BY THE BANK.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$40,000 00	\$50,000 00
Alameda.....	5,000 00	6,000 00
Sacramento.....	4,758 00	6,000 00
Omaha, Nebraska.....	17,738 48	30,000 00
Lincoln, Nebraska.....	3,350 00	7,000 00
Salt Lake, Utah.....	30,073 03	35,000 00
Denver, Colorado.....	10,000 00	15,000 00
Los Vegas, New Mexico.....	10,000 00	10,000 00
El Paso, Texas.....	38,486 06	45,000 00
Kansas City, Missouri.....	11,401 15	15,000 00
Chicago, Illinois.....	35,820 06	40,000 00
Carson, Nevada.....	4,000 00	4,000 00
Los Angeles.....	18,433 35	25,000 00
San Diego.....	1,415 42	1,000 00
Totals.....	\$230,475 55	\$289,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$5,250 00	\$6,000 00
San Francisco	50,911 88	75,000 00
Napa	20,012 94	25,000 00
Marin	5,925 00	10,000 00
Alameda	10,620 45	25,000 00
Santa Clara	8,000 00	10,000 00
San Francisco	30,000 00	35,000 00
State of Nevada	16,000 00	25,000 00
San Luis Obispo	25,000 00	100,000 00
Totals	\$171,720 27	\$311,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$60,000 00	\$70,740 07	\$76,200 00
Central Railroad Company	2,000 00	2,000 00	2,000 00
Totals	\$62,000 00	\$72,740 07	\$78,200 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Railroad bonds	\$150,000 00	\$100,000 00	\$150,000 00
Miscellaneous bonds and stocks	750,000 00	679,979 83	750,000 00
Totals	\$900,000 00	\$779,979 83	\$900,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Wheat, grain, lead, tin, hardware, canned goods, etc.	\$221,290 83	\$275,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of Wells, Fargo & Co.'s Bank, doing business at City and County of San Francisco, on the twenty-ninth day of November, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Other real estate	\$159,902 00	Capital paid up.....	\$500,000 00
Invested in stocks, bonds, and warrants	65,659 43	Reserve fund.....	4,164,914 48
Loans on real estate.....	201,905 92	Due depositors	2,434,130 29
Loans on stocks and bonds...	552,634 78	Due banks and bankers.....	166,972 35
Loans on other securities (grain, etc.).....	154,910 67	Rents, exchange, etc.....	10,059 89
Loans on personal security...	2,352,273 71	Profit and loss	13,315 80
Money on hand (gold, \$1,369,649; silver, \$55,818 37; currency, \$4,339)	1,429,806 37	Other liabilities.....	39,059 23
Due from banks and bankers...	2,395,461 03		
Furniture, fixtures, etc.....	4,000 00		
Other assets (bullion).....	11,893 13		
Total resources.....	\$7,328,452 04	Total liabilities.....	\$7,328,452 04

SEMI-ANNUAL REPORT OF THE

STATE BANK OF SAN JACINTO.

[Incorporated November 24, 1886.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

A. P. ANDERSON, President.

J. A. GREEN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,706 50	Capital paid in coin	\$12,500 00
Loans on real estate	24,319 70	Reserve fund and profit and loss	5,031 66
Loans on personal security (including overdrafts)	23,162 70	Due depositors	66,032 11
Money on hand	6,986 39		
Due from banks and bankers	22,018 99		
Furniture and fixtures	1,369 49		
Total resources	\$83,563 77	Total liabilities	\$83,563 77

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$12,500. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

John Ryan	10 shares.	A. Saunders	10 shares.
F. Estudillo	10 shares.	A. P. Anderson	10 shares.
G. D. Compton	20 shares.	A. Dominigoni	5 shares.
A. B. McCormick	10 shares.	J. A. Green	140 shares.
James Kerr	50 shares.		

Total number of shares held by the Directors is..... 265 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$24,319 70	\$75,600 00

SEMI-ANNUAL REPORT OF THE

STATE BANK OF SAN JACINTO.

[Incorporated November 24, 1886.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

J. A. GREEN, President.

JAS. McLAREN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,706 50	Capital paid in coin	\$23,875 00
Loans on real estate	21,633 89	Reserve fund and profit and loss	3,536 51
Loans on personal security (including overdrafts)	23,629 25	Due depositors	52,392 91
Money on hand	8,015 43	Due banks and bankers	397 37
Checks and other cash items	534 75		
Due from banks and bankers	17,429 66		
Furniture and fixtures	1,332 10		
Expenses and taxes	1,920 21		
Total resources	\$80,201 79	Total liabilities	\$80,201 79

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$95,500; the total amount actually paid in coin by stockholders for capital stock is \$23,875. The total number of shares of stock issued is 955; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

G. D. Compton	40 shares.	James Kern	50 shares.
John Ryan	10 shares.	James McLaren	200 shares.
A. B. McCormick	10 shares.	John McLaren	100 shares.
A. P. Anderson	10 shares.	J. A. Green	100 shares.
J. J. Truwall	100 shares.		

Total number of shares held by the Directors is 620 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$21,633 89	\$650,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the State Bank of San Jacinto, doing business at San Jacinto, County of San Diego, on the fourteenth day of December, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,352 00	Capital paid up	\$12,500 00
Loans on real estate	23,462 90	Due depositors	64,142 12
Loans on personal security	25,756 39	Interest collected	4,179 41
Money on hand (gold, \$2,210; silver, \$761 48; currency, \$5,210)	8,181 48	Profit and loss	825 81
Due from banks and bankers	15,837 31		
Furniture, fixtures, etc.	1,296 89		
Expenses, taxes, etc.	2,760 37		
Total resources	\$81,647 34	Total liabilities	\$81,647 34

SEMI-ANNUAL REPORT OF THE

BANK OF SAN JOSÉ.

[Incorporated January 31, 1868.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

T. ELLARD BEANS, President.

C. T. PARK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$120,000 00	Capital paid in coin	\$200,000 00
United States bonds	1,230 00	Reserve fund and profit and loss	161,492 27
Miscellaneous bonds and stocks	125,250 00	Due depositors	750,936 70
County and State warrants	74,292 91	Other liabilities	897 50
Loans on real estate	305,882 23		
Loans on stocks, bonds, and warrants	54,954 69		
Loans on other securities (grain, etc.)	32,860 00		
Loans on personal security (including overdrafts)	120,338 38		
Money on hand	151,278 75		
Due from banks and bankers	120,356 69		
Furniture and fixtures	3,000 00		
Other assets	3,882 82		
Total resources	\$1,113,326 47	Total liabilities	\$1,113,326 47

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. Ellard Beans 206 shares. | John T. Calahan 5 shares.

W. K. Beans 10 shares.

Total number of shares held by the Directors is 221 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$305,882 23	\$581,413 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
North Pacific Railroad first mortgage bonds ..	\$50,000 00	\$50,000 00	\$57,000 00
Santa Clara County bonds	47,000 00	48,500 00	49,600 00
Los Gatos School District bonds	7,500 00	7,500 00	7,500 00
United States 4 per cent registered bonds ..	1,000 00	1,230 00	1,250 00
San José Woolen Mills Company stock	10,000 00	6,000 00	6,000 00
San José Water Company stock	11,500 00	10,925 00	10,925 00
San José Brush Electric Light Company stock ..	400 00	300 00	300 00
Farmers Union (San José)	1,500 00	2,025 00	2,025 00
Santa Clara County warrants	23,215 84	23,215 84	23,215 84
State Controller's warrants	51,077 07	51,077 07	51,077 07
Totals	\$203,192 91	\$200,772 91	\$208,892 91

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent bonds	\$20,000 00	\$7,504 69	\$25,000 00
Market Street (San Francisco) Cable bonds....	3,000 00	3,100 00	3,750 00
Bank stock	50,500 00	36,000 00	67,125 00
Miscellaneous local stocks	13,550 00	8,350 00	14,775 00
Totals	\$87,050 00	\$54,954 69	\$110,650 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Grain, hay, and merchandise in warehouse	\$32,860 00	\$51,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF SAN JOSÉ.

[Incorporated January 31, 1868.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

T. ELLARD BEANS, President.

C. T. PARK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$120,000 00	Capital paid in coin	\$200,000 00
United States bonds	1,230 00	Reserve fund and profit and loss	163,919 72
Miscellaneous bonds and stocks	112,450 00	Due depositors	609,155 01
County warrants	1,420 40	Due banks and bankers	4,544 12
Loans on real estate	330,790 00	Dividends unpaid	1,625 00
Loans on stocks, bonds, and warrants	41,654 69		
Loans on other securities (grain, etc.)	1,260 00		
Loans on personal security (including overdrafts)	183,600 68		
Money on hand	61,192 75		
Due from banks and bankers	115,866 31		
Furniture and fixtures	3,000 00		
Interest accrued	6,779 02		
Total resources	\$979,243 85	Total liabilities	\$979,243 85

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. Ellard Beans	211½ shares.	John T. Calahan	5 shares.
W. K. Beans	10 shares.		

Total number of shares held by the Directors is 226½ shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$330,790 00	\$663,030 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
North Pacific Railroad, general first mortgage bonds.....	\$50,000 00	\$50,000 00	\$58,250 00
Santa Clara County bonds.....	45,000 00	46,000 00	46,500 00
Los Gatos school district bonds.....	6,500 00	6,500 00	6,500 00
United States 4 per cent registered bonds.....	1,000 00	1,230 00	1,250 00
Spring Valley Waterworks bonds.....	1,000 00	1,245 00	1,250 00
San José Woolen Mills stock.....	10,000 00	6,000 00	6,000 00
San José Farmers Union stock.....	1,500 00	1,905 00	2,000 00
San José Brush Electric Light stock.....	400 00	300 00	300 00
Santa Clara County warrants and coupons.....	1,420 40	1,420 40	1,420 40
Totals.....	\$116,820 40	\$115,100 40	\$123,470 40

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stocks.....	\$40,500 00	\$25,500 00	\$52,125 00
Miscellaneous local stocks.....	17,750 00	8,650 00	18,335 00
United States 4 per cent bonds.....	20,000 00	7,504 69	25,000 00
Totals.....	\$78,250 00	\$41,654 69	\$95,460 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain.....	\$1,260 00	\$1,750 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of San José, doing business at San José, County of Santa Clara, on the ninth day of April, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$120,000 00	Capital paid up.....	\$200,000 00
Invested in stocks.....	19,130 00	Surplus fund.....	100,000 00
Invested in bonds and war- rants.....	104,405 00	Due depositors.....	630,573 16
Loans and discounts.....	538,577 92	Due banks and bankers.....	6,226 92
Cash balance.....	57,485 17	Interest collected.....	9,617 42
Due from banks and bankers.....	146,722 37	Rents, exchange, etc.....	3,814 99
Furniture, fixtures, etc.....	3,000 00	Profit and loss.....	45,597 45
Expenses, taxes, etc.....	6,509 48		
Total resources.....	\$995,829 94	Total liabilities.....	\$995,829 94

SEMI-ANNUAL REPORT OF THE

COMMERCIAL AND SAVINGS BANK OF SAN JOSÉ.

[Incorporated May 8, 1874.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

B. D. MURPHY, President.

F. P. RYLAND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$9,441 60	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	19,622 25	Reserve fund and profit and loss	206,938 47
County warrants	4,825 20	Due depositors	583,937 81
Loans on real estate	216,154 05	Due banks and bankers	51,651 42
Loans on stocks, bonds, and warrants	82,678 65	Other liabilities	15,771 24
Loans on other securities (grain, etc.)	77,200 00		
Loans on personal security (including overdrafts)	615,982 32		
Money on hand	70,258 07		
Due from banks and bankers	48,177 10		
Furniture and fixtures	1,500 00		
Interest accrued	12,459 70		
Total resources	\$1,158,298 94	Total liabilities	\$1,158,298 94

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. B. Alvord	200 shares.	F. P. Ryland	250 shares.
L. Lion	314 shares.	G. W. Rutherford	400 shares.
B. D. Murphy	242 shares.	J. Rich	445 shares.
J. Malarin	75 shares.	Ed. Williams	500 shares.
C. T. Ryland	470 shares.		

Total number of shares held by the Directors is 2,896

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$9,441 60	\$15,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$132,959 72	\$300,000 00
Monterey	43,214 14	80,000 00
San Benito	8,745 00	10,000 00
Fresno	14,166 66	40,000 00
Santa Cruz	8,837 50	12,000 00
Nevada State	8,231 03	20,000 00
—Totals	\$216,154 05	\$462,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Gilroy city bonds	\$4,000 00	\$4,000 00	\$4,000 00
Los Angeles city bonds	3,000 00	3,000 00	3,000 00
Eureka Warehouse stock	22,150 00	2,397 25	4,000 00
San Luis Obispo Water Company	15,000 00	9,475 00	12,000 00
Halls Valley district bonds	750 00	750 00	750 00
Totals	\$44,900 00	\$19,622 25	\$23,750 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sundry bank, railroad, and corporation stocks and bonds	\$344,200 00	\$82,678 65	\$188,955 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$77,200 00	\$85,000 00

SEMI-ANNUAL REPORT OF THE

COMMERCIAL AND SAVINGS BANK OF SAN JOSÉ.

[Incorporated May 8, 1874.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

B. D. MURPHY, President.

F. P. RYLAND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt . . .	\$13,183 10	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	18,559 75	Reserve fund and profit and loss	214,450 03
Loans on real estate	107,775 15	Due depositors	486,937 30
Loans on stocks, bonds, and warrants	122,851 55	Due banks and bankers	13,522 23
Loans on other securities (grain, etc.)	38,950 00	Other liabilities	15,000 00
Loans on personal security (including overdrafts)	597,548 05		
Money on hand	95,027 60		
Checks and other cash items	2,448 70		
Due from banks and bankers	11,076 21		
Furniture and fixtures	1,500 00		
Interest accrued	20,989 45		
Total resources	\$1,029,909 56	Total liabilities	\$1,029,909 56

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. B. Alvord.....	200 shares.	F. P. Ryland.....	250 shares.
L. Lion.....	314 shares.	G. W. Rutherford.....	400 shares.
B. D. Murphy.....	242 shares.	J. Rich.....	445 shares.
J. Malarin.....	75 shares.	Ed. Williams.....	500 shares.
C. F. Ryland.....	420 shares.		

Total number of shares held by the Directors is..... 2,846 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara.....	\$13,183 10	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$50,259 72	\$81,000 00
San Benito.....	8,745 00	10,000 00
Monterey.....	7,714 14	10,000 00
Santa Cruz.....	8,837 50	12,000 00
San Luis Obispo.....	1,500 00	8,000 00
Fresno.....	14,166 66	40,000 00
Alameda.....	10,000 00	15,000 00
Nevada State.....	6,552 13	20,000 00
Totals.....	\$107,775 15	\$196,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Gilroy city bonds.....	\$3,000 00	\$3,000 00	\$3,000 00
Los Angeles city bonds.....	3,000 00	3,000 00	3,000 00
Eureka Warehouse stock.....	22,150 00	2,397 25	3,000 00
San Luis Water Company.....	15,000 00	9,662 50	12,000 00
Halls Valley district bonds.....	500 00	500 00	500 00
Totals.....	\$43,650 00	\$18,559 75	\$21,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
23,625 shares P. O. Burns Wine Company.....	\$23,625 00	\$15,118 40	\$18,900 00
106 San José and Santa Clara Railroad bonds..	53,000 00	43,000 00	53,000 00
50 shares San José Woolen Mills Company.....	5,000 00	700 00	4,000 00
595 shares Commercial Savings Bank.....	59,500 00	22,048 50	29,780 00
5 shares San José Gas Company.....	500 00	250 00	275 00
1,450 shares Shasta Lumber Company.....	72,500 00	16,500 00	58,000 00
1 United States 4 per cent bond.....	500 00	400 00	600 00
600 shares San José and Santa Clara Railroad.	60,000 00	1,600 00	20,000 00
85 shares Garden City National Bank.....	8,500 00	4,000 00	8,500 00
65 shares Bank of Hollister.....	6,500 00	2,534 65	6,500 00
831 shares Hollister Water Company.....	82,100 00	16,000 00	20,000 00
25 shares San José Water Company.....	2,500 00	200 00	2,250 00
70 shares San José Safe Deposit Bank.....	7,000 00	500 00	2,800 00
Totals.....	\$381,225 00	\$122,851 55	\$224,605 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$38,950 00	\$44,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Commercial and Savings Bank, doing business at San José, County of Santa Clara, on the tenth day of April, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Other real estate	\$11,778 60	Capital paid up.....	\$300,000 00
Invested in stocks, bonds, and warrants	18,372 25	Reserve fund.....	196,680 87
Loans and discounts	922,897 17	Due depositors	545,856 64
Cash balance.....	98,075 00	Due banks and bankers	34,498 78
Due from banks and bankers.....	17,777 77	Interest collected.....	6,619 13
Furniture, fixtures, etc.	1,500 00	Rents, exchange, etc.	708 65
Expenses, taxes, etc.....	3,740 28	Dividends unpaid	62 50
Other assets.....	10,285 50		
Total resources.....	\$1,084,426 57	Total liabilities.....	\$1,084,426 57

SEMI-ANNUAL REPORT OF THE

BANK OF SAN LUIS OBISPO.

[Incorporated August 20, 1873.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

J. P. ANDREWS, President.

W. E. STEWART, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	3,596 33	Reserve fund and profit and loss	152,594 89
Miscellaneous bonds and stocks	2,500 00	Due depositors	353,057 99
County warrants	6,116 82	Due banks and bankers	40,099 22
Loans on real estate	132,510 00		
Loans on personal security (including overdrafts)	464,602 17		
Money on hand	18,165 74		
Due from banks and bankers	511 04		
Furniture and fixtures	2,500 00		
Other assets	250 00		
Total resources	\$645,752 10	Total liabilities	\$645,752 10

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. P. Andrews	427 shares.	Geo. Steell	12½ shares.
D. W. James	32½ shares.	W. E. Stewart	10 shares.
P. W. Murphy	50 shares.		
Total number of shares held by the Directors is			532 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Luis Obispo	\$3,596 33

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo	\$132,510 00	\$132,510 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants	Par Value.
San Luis water stock	\$2,500 00
County warrants	6,116 82
Total	\$8,616 82

SEMI-ANNUAL REPORT OF THE

BANK OF SAN LUIS OBISPO.

[Incorporated August 20, 1873.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

J. P. ANDREWS, President.

W. E. STEWART, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	3,596 33	Reserve fund and profit and loss	164,816 87
Miscellaneous bonds and stocks	2,500 00	Due depositors	372,445 93
County warrants	164 91	Due banks and bankers	37,098 83
Loans on real estate	131,705 00		
Loans on personal security (including overdrafts)	481,047 50		
Money on hand	36,206 05		
Checks and other cash items	702 04		
Due from banks and bankers	689 80		
Furniture and fixtures	2,500 00		
Other assets	250 00		
Total resources	\$674,361 63	Total liabilities	\$674,361 63

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. P. Andrews	427 shares.	George Steell	12½ shares.
D. W. James	32½ shares.	W. E. Stewart	10 shares.
P. W. Murphy	50 shares.		

Total number of shares held by the Directors is 532 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Luis Obispo	\$3,596 33

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Luis Obispo	\$131,705 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
San Luis water stock	\$2,500 00	} \$2,664 91
County warrants	164 91	
Totals	\$2,664 91	\$2,664 91

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of San Luis Obispo, doing business at City and County of San Luis Obispo, on the twenty-ninth day of February, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$17,500 00	Capital paid up.....	\$100,000 00
Other real estate.....	3,596 33	Reserve fund.....	100,000 00
Invested in stocks, bonds, and warrants	2,640 69	Due depositors	341,389 57
Loans on real estate.....	160,095 37	Due banks and bankers.....	41,828 35
Loans on stocks and bonds...	850 80	Profit and loss.....	51,620 75
Loans on personal security...	432,137 95		
Cash balance	16,984 63		
Due from banks and bankers.	782 90		
Furniture, fixtures, etc.....	250 00		
Total resources.....	\$634,838 67	Total liabilities.....	\$634,838 67

SEMI-ANNUAL REPORT OF THE

COMMERCIAL BANK OF SAN LUIS OBISPO.

[Incorporated March 16, 1888.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

McD. R. VENABLE, President.

HENRY BRUNNER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$9,500 00	Capital paid in coin.....	\$50,000 00
Loans on personal security (including overdrafts).....	36,196 82	Due depositors.....	85,805 36
Money on hand.....	21,148 18	Other liabilities.....	64 86
Checks and other cash items..	1,129 26		
Due from banks and bankers..	63,100 86		
Furniture and fixtures.....	3,961 55		
Expenses and taxes.....	427 45		
Other assets.....	406 10		
Total resources.....	\$135,870 22	Total liabilities.....	\$135,870 22

DETAILS.

The names of the Directors, and number of shares of stock held by each, are as follows:

McD. R. Venable.....	100 shares.	W. T. Scott.....	100 shares.
L. M. Karsen.....	100 shares.	S. A. Dana.....	25 shares.
Henry Brunner.....	100 shares.	George T. Gragg.....	25 shares.
Antonio Tognassini.....	100 shares.		
Total number of shares held by the Directors is			550 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo.....	\$9,500 00	\$9,500 00

SEMI-ANNUAL REPORT OF THE

BANK OF SAN PEDRO.

[Incorporated March 27, 1888.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

WM. G. KERCKHOFF, President. GEO. H. PECK, Jr., Vice-President and Cashier.
JAMES CUZNER, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,258 29	Capital paid in coin	\$15,000 00
Loans on real estate	1,000 00	Reserve fund and profit and loss	428 93
Loans on personal security (including overdrafts)	5,149 50	Due depositors	18,549 00
Money on hand	11,134 65	Other liabilities	8 10
Due from banks and bankers	11,701 81		
Furniture and fixtures	792 25		
Expenses and taxes	949 53		
Total resources	\$33,986 03	Total liabilities	\$33,986 03

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$15,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. G. Kerckhoff	179 shares.	Geo. H. Peck, Jr.	249 shares.
James Cuzner	70 shares.	C. K. Drane	1 share.
Geo. Eschman	1 share.		

Total number of shares held by the Directors is 500 shares.

SEMI-ANNUAL REPORT OF THE

COMMERCIAL BANK OF SANTA ANA.

[Incorporated April 22, 1882.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

DANIEL HALLADAY, President.

W. K. JAMES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$100,000 00
United States bonds	3,600 00	Reserve fund and profit and loss	12,428 51
Miscellaneous bonds and stocks	31,115 00	Due depositors	428,109 93
County warrants	1,134 70	Due banks and bankers	26,988 72
Loans on real estate	50,800 00		
Loans on personal security (including overdrafts)	322,331 71		
Money on hand	89,683 09		
Due from banks and bankers	51,862 66		
Furniture and fixtures	2,000 00		
Total resources	\$567,527 16	Total liabilities	\$567,527 16

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Daniel Halladay	200 shares.	W. S. Bartlett	20 shares.
Noah Palmer	440 shares.	E. F. Spence	20 shares.
H. Mabury	200 shares.		

Total number of shares held by the Directors is 940 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$50,800 00	\$130,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
United States bonds	\$3,600 00
Los Angeles County school bonds	7,900 00
The Bank of Orange stock	22,375 00
Los Angeles County school orders	675 00
Los Angeles County road warrants	459 70
San Geronia land and water stock	840 00
Totals	\$35,849 70

SEMI-ANNUAL REPORT OF THE

COMMERCIAL BANK OF SANTA ANA.

[Incorporated April 22, 1882.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

D. HALLADAY, President.

W. K. JAMES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$100,000 00
United States bonds	2,500 00	Reserve fund and profit and loss	28,038 24
Miscellaneous bonds and stocks	30,800 00	Due depositors	305,932 12
County warrants	459 70	Due banks and bankers	14,714 78
Loans on real estate	37,135 87		
Loans on personal security (including overdrafts)	283,059 84		
Money on hand	42,887 50		
Checks and other cash items	9,562 47		
Due from banks and bankers	20,332 90		
Furniture and fixtures	2,000 00		
Expenses and taxes	4,946 86		
Total resources	\$448,685 14	Total liabilities	\$448,685 14

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. Halladay	260 shares.	W. S. Bartlett	20 shares.
N. Palmer	440 shares.	W. K. James	10 shares.
H. Mabury	200 shares.		

Total number of shares held by the Directors is 930 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$37,135 87	\$90,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Bank of Orange	\$22,375 00	} \$33,759 70
Bank of Tustin	1,125 00	
County school bonds	7,300 00	
United States 4 per cent bonds	2,500 00	
County warrants	459 70	
Totals	\$33,759 70	\$33,759 70

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Commercial Bank of Santa Ana, doing business at Santa Ana, County of Los Angeles, on the third day of October, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid up.....	\$50,000 00
Invested in stocks, bonds, and warrants	35,299 70	Reserve fund.....	10,000 00
Loans on real estate.....	26,150 00	Due depositors.....	378,171 07
Loans on personal security.....	284,326 86	Due banks and bankers	5,593 86
Money on hand (gold, \$26,562; silver, \$1,485 52; currency, \$8,912)	36,959 52	Interest collected.....	8,278 34
Due from banks and bankers.....	58,560 64	Rents, exchange, etc.	331 45
Furniture, fixtures, etc.....	2,000 00	Profit and loss	9,047 03
Expenses, taxes, etc.....	3,111 28		
Other assets.....	13 75		
Total resources.....	\$461,421 75	Total liabilities.....	\$461,421 75

SEMI-ANNUAL REPORT OF THE

COMMERCIAL BANK—SANTA BARBARA.

[Incorporated August 15, 1887.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

JOHN H. REDINGTON, President.

W. B. METCALF, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,000 00	Capital paid in coin	\$50,000 00
Miscellaneous stocks and bonds	6,000 00	Reserve fund and profit and loss	1,851 99
County warrants	72 00	Due depositors	110,197 68
Loans on real estate	55,498 08		
Loans on stocks, bonds, and warrants	13,850 00		
Loans on personal security (including overdrafts)	25,519 23		
Checks and other cash items	25,928 28		
Due from banks and bankers	16,539 61		
Furniture and fixtures	2,100 54		
Other assets	541 94		
Total resources	\$162,049 68	Total liabilities	\$162,049 68

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

John H. Redington	10 shares.	G. W. Coffin	20 shares.
E. B. Hall	160 shares.	J. W. Cooper	20 shares.
H. D. Vail	150 shares.	J. W. Calkins	20 shares.
W. N. Hawley	50 shares.		

Total number of shares held by the Directors is 430 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Barbara	\$55,498 08	\$146,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
County warrants	\$72 00
Central School District bonds	6,000 00
Totals	\$6,072 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
10 shares Commercial Bank	\$500 00	\$250 00	\$500 00
200 shares Santa Barbara Development Com- pany	20,000 00	10,000 00	20,000 00
10 shares First National Bank of Santa Bar- bara	1,000 00	600 00	1,750 00
60 shares Santa Barbara Gas Company stock	6,000 00	2,000 00	6,000 00
6 shares first mortgage bonds Santa Barbara Street Railway Company	1,500 00	1,000 00	1,500 00
Totals	\$29,000 00	\$13,850 00	\$29,750 00

SEMI-ANNUAL REPORT OF THE

COMMERCIAL BANK—SANTA BARBARA.

[Incorporated August 15, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

GEO. W. COFFIN, President.

W. B. METCALF, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,000 00	Capital paid in coin	\$50,000 00
County warrants	76 44	Reserve fund and profit and loss	1,851 99
Loans on real estate	31,116 79	Due depositors	74,349 30
Loans on stocks, bonds, and warrants	18,500 00	Other liabilities	3,887 33
Loans on other securities (grain, etc.)	9,575 50		
Loans on personal security (including overdrafts)	25,466 44		
Money on hand	8,303 45		
Due from banks and bankers	15,743 57		
Furniture and fixtures	2,118 34		
Interest accrued and collec- tions	832 78		
Expenses and taxes	2,355 31		
Total resources	\$130,088 62	Total liabilities	\$130,088 62

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

George W. Coffin	10 shares.	J. W. Calkins	10 shares.
E. B. Hall	110 shares.	J. H. Redington	10 shares.
H. D. Vail	150 shares.	Walter N. Hawley	50 shares.
J. W. Cooper	20 shares.		

Total number of shares held by the Directors is 360 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Barbara.....	\$31,116 79	\$58,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Santa Barbara county warrants	\$54 00	\$54 00
Santa Barbara city warrants.....	22 44	22 44
Totals	\$76 44	\$76 44

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
30 shares Santa Barbara Street Railroad stock ..	\$1,500 00	\$2,500 00	\$1,500 00
12 shares Santa Barbara Street Railroad bonds, \$250 each.....	3,000 00		
20 shares Santa Barbara First National Bank....	2,000 00	1,400 00	2,500 00
200 shares Santa Barbara Development Co.....	20,000 00	7,500 00	10,000 00
50 shares Santa Barbara Commercial Bank.....	5,000 00		
60 shares Santa Barbara Gas Co.	6,000 00	1,000 00	2,500 00
120 shares Stearns Wharf Co.	12,000 00	6,100 00	7,500 00
100 shares Santa Barbara Land, Building, and Improvement Co.	2,500 00		
Totals.....	\$52,000 00	\$18,500 00	\$38,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Contracts of sale for real estate	\$2,525 00	\$7,000 00
Mortgage notes.....	1,600 00	2,500 00
Mortgage notes.....	2,000 00	5,000 00
Mortgage notes.....	2,000 00	3,500 00
Printing contracts.....	175 00	400 00
Mortgage note.....	500 00	10,000 00
Mortgage note.....	500 00	600 00
Account books.....	275 50	400 00
Totals	\$9,575 50	\$29,400 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Santa Barbara Savings Bank, reorganized as the Commercial Bank, doing business at Santa Barbara, County of Santa Barbara, on the fifteenth day of September, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,756 96	Capital paid up.....	\$25,100 00
Invested in warrants ..	72 00	Due depositors.....	95,977 15
Loans on real estate.....	52,540 73	Interest collected.....	1,090 19
Cash balance.....	15,345 31	Rents, exchange, etc.....	3 90
Due from banks and bankers.	38,989 18		
Furniture, fixtures, etc.....	1,758 05		
Expenses, taxes, etc.	2,464 62		
Other assets.....	244 39		
Total resources.....	\$122,171 24	Total liabilities.....	\$122,171 24

SEMI-ANNUAL REPORT OF THE

BANK OF SANTA CLARA COUNTY—SANTA CLARA.

[Incorporated May 31, 1875.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

JAMES P. PIERCE, President.

C. C. HAYWARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$16,307 60	Capital paid in coin.....	\$135,000 00
Miscellaneous bonds and stocks.....	9,234 48	Reserve fund and profit and loss.....	76,308 76
County warrants.....	888 65	Due depositors.....	272,560 00
Loans on real estate.....	112,613 88	Due banks and bankers.....	21,574 78
Loans on other securities (grain, etc.).....	16,690 00	Other liabilities.....	9,639 79
Loans on personal security (including overdrafts).....	318,594 85		
Money on hand.....	36,376 94		
Due from banks and bankers.....	4,201 93		
Furniture and fixtures.....	175 00		
Total resources.....	\$515,083 33	Total liabilities.....	\$515,083 33

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$135,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$45.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Dibble.....	138 shares.	W. B. Kingsbury.....	40 shares.
John Eberhard.....	100 shares.	H. M. Leonard.....	500 shares.
F. C. Franck.....	350 shares.	James P. Pierce.....	500 shares.
R. K. Ham.....	600 shares.	R. T. Pierce.....	15 shares.
W. D. Hudson.....	50 shares.	Louis Schneider.....	70 shares.
S. D. Jameson.....	25 shares.		

Total number of shares held by the Directors is.....2,388 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara.....	\$16,307 60	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$84,613 88	\$150,000 00
Los Angeles.....	21,000 00	50,000 00
Santa Cruz.....	7,000 00	25,000 00
Totals.....	\$112,613 88	\$225,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
Santa Clara County warrants	\$888 65

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous	\$9,234 48	\$20,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Hay and grain, insured	\$16,690 00	\$20,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF SANTA CLARA COUNTY—SANTA CLARA.

[Incorporated May 31, 1875.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

J. P. PIERCE, President.

C. C. HAYWARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$15,779 60	Capital paid in coin	\$135,000 00
Loans on real estate	123,591 69	Reserve fund and profit and loss	76,308 76
Loans on stocks, bonds, and warrants	6,134 48	Due depositors	244,244 66
Loans on personal security (including overdrafts)	313,164 58	Due banks and bankers	13,697 57
Money on hand	21,879 39	Other liabilities	1,420 00
Due from banks and bankers	4,054 41	Interest collected	14,108 16
Furniture and fixtures	175 00		
Total resources	\$484,779 15	Total liabilities	\$484,779 15

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$135,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$45.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Dibble	138 shares.	W. B. Kingsbury	40 shares.
Jas. Eberhard	100 shares.	H. M. Leonard	500 shares.
F. C. Franck	350 shares.	James P. Pierce	500 shares.
R. K. Ham estate	600 shares.	R. T. Pierce	15 shares.
W. D. Hudson	50 shares.	Louis Schneider	70 shares.
S. T. Jameson	25 shares.		

Total number of shares held by the Directors is 2,388 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara County.....	\$15,779 60	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$100,591 69	\$200,000 00
Los Angeles.....	16,000 00	30,000 00
Santa Cruz.....	7,000 00	20,000 00
Totals.....	\$123,591 69	\$250,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Local miscellaneous.....	\$20,000 00	\$6,134 18	\$15,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Santa Clara County, doing business at City and County of Santa Clara, on the eighteenth day of April, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Other real estate.....	\$15,980 60	Capital paid up.....	\$135,000 00
Loans and discounts.....	430,286 36	Reserve fund.....	50,000 00
Cash balance.....	22,355 39	Due depositors.....	241,813 32
Due from banks and bankers.....	3,918 63	Due banks and bankers.....	7,693 39
Furniture, fixtures, etc.....	175 00	Interest collected.....	12,053 71
Expenses, taxes, etc.	1,688 50	Dividends unpaid.....	1,540 00
	4 70	Profit and loss.....	26,308 76
Total resources.....	\$474,409 18	Total liabilities.....	\$474,409 18

SEMI-ANNUAL REPORT OF THE

BANK OF SANTA CRUZ COUNTY—SANTA CRUZ.

[Incorporated August 10, 1875.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

P. B. FAGEN, President.

F. G. MENEFEE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$80,000 00
Real estate taken for debt	2,535 00	Reserve fund and profit and loss	35,923 18
Miscellaneous bonds and stocks	110,777 50	Due depositors	323,894 34
County warrants	4,057 89		
Loans on real estate	55,492 86		
Loans on stocks, bonds, and warrants	13,857 00		
Loans on other securities (grain, etc.)	600 00		
Loans on personal security (including overdrafts)	194,523 23		
Money on hand	30,925 45		
Due from banks and bankers	20,048 59		
Furniture and fixtures	1,000 00		
Total resources	\$439,817 52	Total liabilities	\$439,817 52

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

P. B. Fagen	213 shares.	J. D. Chace	10 shares.
L. Schwartz	44 shares.	R. Thompson	48 shares.
Henry Willey	10 shares.	James Phelan	21 shares.
J. H. Logan	28 shares.		

Total number of shares held by the Directors is 374 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$535 00	\$1,000 00
Santa Cruz	2,000 00	2,000 00
Totals	\$2,535 00	\$3,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Mateo	\$400 00	\$600 00
Humboldt	1,500 00	2,000 00
Totals	\$1,900 00	\$2,600 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
Santa Cruz Water Company	\$50,000 00
Santa Cruz City	60,000 00
Brown Valley School District	300 00
Bank stock	477 50
Total	\$110,777 50

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
166 shares Union Mill and Lumber Company ..	\$6,640 00	\$3,000 00	\$6,640 00
375 shares Pacific Avenue S. R. R. Company ..	18,750 00	10,000 00	18,750 00
1,145 shares People's Savings Bank of Sacra- mento	629 75	500 00	458 00
Paid up life insurance policy	1,100 00	357 00	1,100 00
Totals	\$27,119 75	\$13,857 00	\$26,948 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Jewelry	\$600 00	\$1,500 00

SEMI-ANNUAL REPORT OF THE

BANK OF SANTA CRUZ COUNTY—SANTA CRUZ.

[Incorporated August 10, 1875.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

J. H. LOGAN, President.

F. G. MENEFE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$80,000 00
Real estate taken for debt	2,535 00	Reserve fund and profit and loss	40,655 36
Loans on real estate	64,928 51	Due depositors	256,720 63
Loans on stocks, bonds, and warrants	50,640 00	Due banks and bankers	12,160 86
Loans on personal security (including overdrafts)	167,357 89		
Money on hand	29,405 95		
Checks and other cash items	258 01		
Due from banks and bankers	67,411 49		
Furniture and fixtures	1,000 00		
Total resources	\$389,536 85	Total liabilities	\$389,536 85

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Logan	28 shares.	B. F. Porter	42 shares.
P. B. Fagen	213 shares.	Richard Thompson	48 shares.
L. Schwartz	44 shares.	James D. Phelan	15 shares.
J. D. Chace	10 shares.		

Total number of shares held by the Directors is 400 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$2,000 00	\$2,000 00
San Francisco	535 00	535 00
Totals	\$2,535 00	\$2,535 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$63,028 51	\$100,000 00
San Mateo	400 00	600 00
Humboldt	1,500 00	2,000 00
Totals	\$64,928 51	\$102,600 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Santa Cruz Water Company	\$50,000 00	\$50,000 00	\$70,000 00
Brown Valley silver bonds	300 00	300 00	300 00
17 shares Bank of Savings and Loan	340 00	340 00	425 00
Totals	\$50,640 00	\$50,640 00	\$70,725 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Pacific Avenue Street Railroad Co., 375 shares.	\$18,750 00	\$10,000 00	\$18,750 00
Paid up policy membership Life Ins. Co.	1,100 00	357 00	1,100 00
1,145 shares Savings Bank, Sacramento	629 75	500 00	458 00
Totals	\$20,479 75	\$10,857 00	\$20,308 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Santa Cruz County, doing business at City and County of Santa Cruz, on the fourteenth day of February, 1888, at the close of business.

Resources.		Amount.	Liabilities.		Amount.
Bank premises		\$7,000 00	Capital paid up.....		\$80,000 00
Other real estate.....		2,535 00	Reserve fund.....		17,000 00
Invested in stocks, bonds, and warrants		109,166 30	Due depositors.....		331,220 08
Loans on real estate.....		28,493 86	Due banks and bankers		4,705 17
Loans on stocks and bonds...		20,760 00	Rents, exchange, etc.....		1,977 37
Loans on personal security...		177,506 29	Dividends unpaid		82 00
Money on hand		41,712 60	Profit and loss.....		14,988 05
Due from banks and bankers.		60,725 55			
Expenses, taxes, etc.....		339 11			
Other assets		1,733 96			
Total resources.....		\$449,972 67	Total liabilities.....		\$449,972 67

SEMI-ANNUAL REPORT OF THE
CITY BANK—SANTA CRUZ.

[Incorporated December 18, 1886.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

L. K. BALDWIN, President.

W. C. HOFFMANN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$2,512 46	Capital paid in coin	\$29,100 00
Loans on real estate	67,365 00	Reserve fund and profit and loss	4,969 85
Loans on personal security (including overdrafts)	73,489 23	Due depositors	210,770 40
Money on hand	53,449 64		
Due from banks and bankers	41,075 66		
Furniture and fixtures	2,732 74		
Expenses and taxes	4,215 52		
Total resources	\$244,840 25	Total liabilities	\$244,840 25

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$36,300; the total amount actually paid in coin by stockholders for capital stock is \$29,100. The total number of shares of stock issued is 363; the amount paid up on each share of stock is: \$100 on 75 shares, \$7,500; \$75 on 288 shares, \$21,600; total, \$29,100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. K. Baldwin	20 shares.	Alex. Russell	10 shares.
F. A. Hihn	50 shares.	W. C. Parker, Jr.	10 shares.
W. J. Nash	10 shares.	W. T. Cope	3 shares.
Jackson Sylvar	10 shares.		—

Total number of shares held by the Directors is113 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$67,365 00	\$112,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
County warrants	\$2,512 46

SEMI-ANNUAL REPORT OF THE

CITY BANK—SANTA CRUZ.

[Incorporated December 18, 1886.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

L. K. BALDWIN, President.

W. C. HOFFMANN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$68,838 24	Capital paid in coin.....	\$29,475 00
Loans on personal security (including overdrafts).....	40,876 43	Reserve fund and profit and loss.....	5,012 95
Money on hand.....	27,103 22	Due depositors.....	116,033 70
Checks and other cash items.....	316 15	Due banks and bankers.....	1,291 87
Due from banks and bankers.....	10,387 26		
Furniture and fixtures.....	2,286 04		
Interest accrued.....	1,980 79		
Other assets.....	25 30		
Total resources.....	\$151,813 52	Total liabilities.....	\$151,813 52

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$39,300; the total amount actually paid in coin by stockholders for capital stock is \$29,475. The total number of shares of stock issued is 393; the amount paid up on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. K. Baldwin.....	30 shares.	Jackson Sylvar.....	10 shares.
F. A. Hihn.....	50 shares.	J. S. Green.....	20 shares.
Alex. Russell.....	10 shares.	J. L. Thurber.....	27 shares.
W. J. Nash.....	10 shares.		

Total number of shares held by the Directors is..... 157 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz.....	\$68,838 24	\$194,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the City Bank, doing business at City and County of Santa Cruz, on the fifteenth day of February, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$59,577 00	Capital paid up.....	\$29,425 00
Loans on personal security.....	73,788 10	Reserve fund.....	920 62
Money on hand.....	50,224 35	Due depositors.....	206,755 01
Due from banks and bankers.....	51,054 34	Interest collected.....	579 63
Furniture, fixtures, etc.....	2,732 74	Rents, exchange, etc.....	59 16
Expenses, taxes, etc.....	336 00		
Other assets.....	26 89		
Total resources.....	\$237,739 42	Total liabilities.....	\$237,739 42

SEMI-ANNUAL REPORT OF THE

BANK OF SANTA PAULA.

[Incorporated December 28, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

GEO. H. BONEBRAKE, President.

JOSEPH R. HAUGH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,657 17	Capital paid in coin	\$90,000 00
Miscellaneous bonds and stocks	25,000 00	Reserve fund and profit and loss	4,365 25
Loans on real estate	1,734 45	Due depositors	46,989 13
Loans on stocks, bonds, and warrants	13,000 00		
Loans on other securities (grain, etc.)	9,125 00		
Loans on personal security (including overdrafts)	43,493 66		
Money on hand	14,283 82		
Checks and other cash items	27,220 96		
Due from banks and bankers	2,412 22		
Furniture and fixtures	1,424 10		
Total resources	\$141,354 38	Total liabilities	\$141,354 38

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$90,000. The total number of shares of stock issued is 900; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Geo. H. Bonebrake	500 shares.	Wallace L. Hardison	50 shares.
Chas. H. McKevitt	155 shares.	Edward S. Field	10 shares.
Joseph R. Haugh	50 shares.		

Total number of shares held by the Directors is 765 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura	\$1,734 45	\$9,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Citizens Street Railroad Company bonds of Santa Barbara	\$25,000 00	\$25,000 00	\$25,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Santa Paula stock.....	\$10,000 00	\$6,000 00	\$10,000 00
Ontario Land and Improvement Co. stock.....	7,500 00	5,000 00	15,000 00
Santa Paula Lumber Company stock.....	3,000 00	2,000 00	3,000 00
Totals	\$20,500 00	\$13,000 00	\$28,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Notes as collateral.....	\$9,125 00	\$16,895 00

SEMI-ANNUAL REPORT OF THE

SANTA ROSA BANK.

[Incorporated August 20, 1870.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

W. E. McCONNELL, President.

L. W. BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,209 15	Capital paid in coin	\$300,000 00
Real estate taken for debt	25,742 35	Reserve fund and profit and loss	125,742 34
Loans on real estate	184,802 26	Due depositors	501,830 86
Loans on stocks, bonds, and warrants	3,500 00	Due banks and bankers	3,113 93
Loans on other securities (grain, etc.)	132,165 41	Other liabilities	184 00
Loans on personal security (including overdrafts)	421,708 88		
Money on hand	56,667 81		
Due from banks and bankers	50,300 19		
Expenses and taxes	16,002 84		
Other assets	28,772 24		
Total resources	\$930,871 13	Total liabilities	\$930,871 13

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Burris	350 shares.	Wm. McConnell	20 shares.
Thomas Hopper	516 shares.	John A. Paxton	295 shares.
Jas. H. Laughlin	150 shares.	John S. Taylor	100 shares.
J. P. Maddux	120 shares.		
Total number of shares held by the Directors is		1,551 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$25,742 35	\$45,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$3,000 00	\$6,000 00
Placer	12,500 00	20,000 00
Humboldt	18,000 00	36,000 00
Sonoma	151,302 26	300,000 00
Totals	\$184,802 26	\$362,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
Farmers and Mechanics Bank of Healdsburg stock.....	\$7,500 00	\$3,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned	Value of Securities.
Wines and brandy in bond.....	\$132,165 41	\$300,000 00

Description of the "Other Assets."	Amount on Books.
Insurance, judgments, improvements.....	\$13,772 24
Interest accrued.....	15,000 00
Total	\$28,772 24

SEMI-ANNUAL REPORT OF THE

SANTA ROSA BANK.

[Incorporated August 20, 1870.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

W. E. McCONNELL, President.

L. W. BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,209 15	Capital paid in coin	\$300,000 00
Real estate taken for debt	24,510 20	Reserve fund and profit and loss	120,421 80
Loans on real estate	232,962 75	Due depositors	349,175 78
Loans on other securities (grain, etc.).....	150,169 73	Due banks and bankers.....	88,045 73
Loans on personal security (including overdrafts)	346,887 55	Dividends unpaid	1,056 00
Money on hand	43,388 32		
Due from banks and bankers.....	2,027 91		
Interest accrued.....	20,000 00		
Expenses and taxes.....	8,778 27		
Other assets	18,765 43		
Total resources	\$858,699 31	Total liabilities	\$858,699 31

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows :

David Burris	350 shares.	Allen A. Curtis.....	295 shares.
Thos. Hopper	516 shares.	W. E. McConnell.....	20 shares.
J. H. Laughlin	150 shares.	J. S. Taylor.....	100 shares.
J. P. Maddux	120 shares.		

Total number of shares held by the Directors is 1,551 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$24,510 20	\$40,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$3,000 00	\$16,000 00
Placer	13,209 01	20,000 00
Humboldt	18,000 00	36,000 00
Sonoma	198,753 74	400,000 00
Totals	\$232,962 75	\$472,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Wine and brandy in bond	\$150,169 73	\$200,000 00

Description of the "Other Assets."	Amount on Books.
Judgments	\$7,127 75
Cost of new bank building in construction	11,637 70
Total	\$18,765 43

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Santa Rosa Bank, doing business at Santa Rosa, County of Sonoma, on the thirteenth day of February, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,209 15	Capital paid up	\$300,000 00
Other real estate	26,162 61	Reserve fund	85,000 00
Loans on real estate	190,344 64	Due depositors	469,724 54
Loans on other securities (grain, etc.)	148,469 73	Due banks and bankers	8,469 20
Loans on personal security	387,537 62	Interest collected	3,649 81
Money on hand	68,110 04	Rents, exchange, etc.	130 00
Due from banks and bankers	20,967 73	Dividends unpaid	930 00
Expenses, taxes, etc.	5,680 11	Profit and loss	18,823 31
Other assets (including ac- rued interest)	28,245 23		
Total resources	\$886,726 86	Total liabilities	\$886,726 86

SEMI-ANNUAL REPORT OF THE

SAVINGS BANK OF SANTA ROSA.

[Incorporated March 10, 1873.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

A. P. OVERTON, President.

GEO. P. NOONAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,629 25	Capital paid in coin	\$200,000 00
Real estate taken for debt	33,991 04	Reserve fund and profit and loss	72,019 66
County warrants	1,101 20	Due depositors	448,605 59
Loans on real estate	256,870 90	Due banks and bankers	382 09
Loans on stocks, bonds, and warrants	31,230 10	Other liabilities	365 00
Loans on personal security (including overdrafts)	166,750 45		
Money on hand	121,604 27		
Due from banks and bankers	96,681 03		
Furniture and fixtures	2,500 00		
Other assets	14 10		
Total resources	\$721,372 34	Total liabilities	\$721,372 34

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. Brown	75 shares.	Julius Ort	11 shares.
M. Doyle	100 shares.	John Walker	10 shares.
J. M. Laughlin	60 shares.	W. S. M. Wright	88 shares.
A. P. Overton	120 shares.		

Total number of shares held by the Directors is 464 shares.

• REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$33,991 04	\$45,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$256,870 90	\$500,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
County school warrants and Santa Rosa City claims	\$1,101 20

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock.....	\$40,000 00	\$31,230 10	\$52,000 00

SEMI-ANNUAL REPORT OF THE

SAVINGS BANK OF SANTA ROSA.

[Incorporated March 10, 1873.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

A. P. OVERTON, President.

GEO. P. NOONAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,629 25	Capital paid in coin	\$200,000 00
Real estate taken for debt	67,561 48	Reserve fund and profit and loss	80,098 16
County warrants	255 75	Due depositors	336,060 42
Loans on real estate.....	231,764 80	Due banks and bankers	5,157 50
Loans on stocks, bonds, and warrants	35,800 00	Other liabilities.....	351 67
Loans on personal security (including overdrafts)	254,325 37		
Money on hand	15,180 98		
Due from banks and bankers.....	3,650 12		
Furniture and fixtures	2,500 00		
Total resources.....	\$621,667 75	Total liabilities.....	\$621,667 75

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows :

Daniel Brown	75 shares.	Julius Ort	11 shares.
M. Doyle	100 shares.	W. S. M. Wright.....	88 shares.
J. M. Laughlin	60 shares.	John Walker.....	10 shares.
A. P. Overton	120 shares.		

Total number of shares held by the Directors is 464 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$67,561 48	\$85,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$231,764 80	\$500,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Sonoma County school orders.....	\$255 75	\$255 75	\$255 75

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock.....	\$49,000 00	\$35,800 00	\$52,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Savings Bank of Santa Rosa, doing business at Santa Rosa, County of Sonoma, on the eleventh day of February, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,629 25	Capital paid up.....	\$200,000 00
Other real estate.....	33,962 01	Due depositors.....	370,104 81
Invested in stocks, bonds, and warrants	464 30	Due banks and bankers.....	596 93
Loans on real estate.....	187,177 60	Interest collected.....	224 55
Loans on stocks and bonds.....	23,900 00	Dividends unpaid.....	529 00
Loans on personal security ..	269,363 00	Profit and loss	70,111 53
Money on hand	98,770 80		
Due from banks and bankers.....	14,752 76		
Furniture, fixtures, etc.....	2,500 00		
Expenses, taxes, etc.....	33 00		
Other assets	14 10		
Total resources.....	\$641,566 82	Total liabilities.....	\$641,566 82

SEMI-ANNUAL REPORT OF THE

BANK OF SELMA.

[Incorporated March 9, 1887.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

JOHN G. S. ARRANTS, President.

D. S. SNODGRASS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$1,262 63	Capital paid in coin	\$20,000 00
Loans on real estate	31,573 20	Due depositors	66,056 03
Loans on personal security (including overdrafts)	29,000 92		
Money on hand	13,201 99		
Due from banks and bankers	8,638 38		
Furniture and fixtures	850 88		
Other assets	1,528 03		
Total resources	\$86,056 03	Total liabilities	\$86,056 03

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

John G. S. Arrants	100 shares.	O. J. Woodward	100 shares.
Jacob E. Whitson	100 shares.	J. A. Stroud	150 shares.
L. Sharpe	50 shares.		

Total number of shares held by the Directors is 500 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$31,573 20	\$75,000 60

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Loaned.
School warrants	\$1,262 63

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Paper sent us for collection and returns not yet made	\$1,368 83

SEMI-ANNUAL REPORT OF THE

BANK OF SELMA.

[Incorporated March 9, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

J. A. STROUD, President.

D. S. SNODGRASS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$1,000 00	Capital paid in coin	\$20,000 00
Loans on real estate	27,900 00	Reserve fund and profit and loss	2,132 63
Loans on personal security (including overdrafts)	48,826 53	Due depositors	71,865 91
Money on hand	14,368 52	Due banks and bankers	225 02
Due from banks and bankers	834 30		
Furniture and fixtures	1,069 83		
Other assets (collections unmade)	224 38		
Total resources	\$94,223 56	Total liabilities	\$94,223 56

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. A. Stroud	200 shares.	J. E. Whitson	100 shares.
O. J. Woodward	100 shares.	M. Sides	50 shares.
J. G. S. Arrants	100 shares.		

Total number of shares held by the Directors is 550 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$27,900 00	\$80,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Selma, doing business at Selma, County of Fresno, on the ninth day of November, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$291 54	Capital paid up	\$7,400 00
Loans on real estate	25,000 00	Due depositors	80,579 63
Loans on personal security	37,913 39	Interest collected (interest, \$456 34; discount, \$59 08)	515 42
Money on hand	15,323 40	Rents, exchange, etc.	316 01
Due from banks and bankers	7,534 07		
Furniture, fixtures, etc.	850 88		
Expenses, taxes, etc.	1,415 70		
Other assets (collections)	482 08		
Total resources	\$88,811 06	Total liabilities	\$88,811 06

SEMI-ANNUAL REPORT OF THE

SONOMA VALLEY BANK—SONOMA.

[Incorporated June 9, 1875.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

DAVID BURRIS, President.

JESSE BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$12,145 94	Capital paid in coin	\$51,100 00
Loans on real estate	61,400 00	Reserve fund and profit and loss	24,826 84
Loans on personal security (including overdrafts)	21,498 15	Due depositors	39,007 96
Money on hand	8,447 19	Other liabilities	1,058 49
Due from banks and bankers	11,802 01		
Furniture and fixtures	700 00		
Total resources	\$115,993 29	Total liabilities	\$115,993 29

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$51,100; the total amount actually paid in coin by stockholders for capital stock is \$51,100. The total number of shares of stock issued is 511; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Burris	270 shares.	F. Clewe	40 shares.
F. Duhring	100 shares.	A. F. Haraszthy	10 shares.
Thomas Hopper	51 shares.		

Total number of shares held by the Directors is 471 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$12,145 94	\$14,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$59,400 00	\$100,000 00
Solano	2,000 00	3,000 00
Totals	\$61,400 00	\$103,000 00

SEMI-ANNUAL REPORT OF THE

SONOMA VALLEY BANK—SONOMA.

[Incorporated June 9, 1875.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

DAVID BURRIS, President.

JESSE BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$12,145 94	Capital paid in coin	\$51,100 00
Loans on real estate	63,939 00	Reserve fund and profit and loss	25,381 70
Loans on personal security (including overdrafts)	30,043 56	Due depositors	40,855 46
Money on hand	8,993 71	Due banks and bankers	435 50
Due from bank and bankers	1,980 45	Other liabilities	30 00
Furniture and fixtures	700 00		
Total resources	\$117,802 66	Total liabilities	\$117,802 66

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$51,100; the total amount actually paid in coin by stockholders for capital stock is \$51,100. The total number of shares of stock issued is 511; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Burris	270 shares.	F. Clewe	40 shares.
F. Duhring	100 shares.	P. H. Thompson	10 shares.
Thomas Hopper	51 shares.		

Total number of shares held by the Directors is 471 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$12,145 94	\$15,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$2,000 00	\$3,000 00
Sonoma	61,936 00	150,000 00
Totals	\$63,936 00	\$153,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Sonoma Valley Bank, doing business at Sonoma, County of Sonoma, on the twenty-third day of February, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Other real estate.....	\$12,145 94	Capital paid up.....	\$51,100 00
Loans on real estate.....	73,189 72	Reserve fund.....	20,000 00
Loans on stocks and bonds...	2,000 00	Due depositors.....	37,072 33
Loans on personal security...	13,339 41	Due banks and bankers	5,049 52
Money on hand	7,165 96	Interest collected.....	472 02
Due from banks and bankers.	9,235 57	Dividends unpaid.....	60 00
Furniture, fixtures, etc.....	700 00	Profit and loss	4,352 33
Expenses, taxes, etc.....	279 60		
Other assets.....	50 00		
Total resources.....	\$118,106 20	Total liabilities.....	\$118,106 20

SEMI-ANNUAL REPORT OF THE

SAN JOAQUIN VALLEY BANK—STOCKTON.

[Incorporated March 14, 1868.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

C. J. LEACH, President.

C. E. PERKINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$19,754 68	Capital paid in coin	\$158,580 00
Loans on real estate.....	93,117 45	Reserve fund and profit and loss	62,734 70
Loans on stocks, bonds, and warrants	15,716 28	Due depositors.....	228,031 62
Loans on personal security (including overdrafts)	252,681 33	Other liabilities	484 20
Money on hand	39,015 93		
Due from banks and bankers.....	28,044 85		
Furniture and fixtures	1,500 00		
Total resources.....	\$449,830 52	Total liabilities.....	\$449,830 52

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$264,300; the total amount actually paid in coin by stockholders for capital stock is \$158,580. The total number of shares of stock issued is 2,643; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. A. Crow.....	186 shares.	W. B. Johnson	50 shares.
J. C. White.....	109 shares.	J. J. Stevenson	50 shares.
G. B. Claiborne.....	35 shares.	C. J. Leach	100 shares.
R. C. Sargent.....	50 shares.	William L. Dudley	62 shares.
C. Swain.....	170 shares.		

Total number of shares held by the Directors is 812 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin.....	\$19,754 68	\$22,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin.....	\$72,872 00	} \$130,000 00
Stanislaus.....	20,245 45	
Totals	\$93,117 45	\$130,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
205 shares San Joaquin Valley Bank.....	\$12,300 00	\$8,432 75	\$17,425 00
45 shares Stockton Savings Bank.....	2,700 00	2,500 00	3,825 00
2 shares San Joaquin and Sierra Nevada Rail- road	2,000 00	890 00	Nominal.
County school warrants.....	5,301 46	3,893 53	5,301 46
Totals.....	\$22,301 46	\$15,716 28	\$26,551 46

SEMI-ANNUAL REPORT OF THE

SAN JOAQUIN VALLEY BANK—STOCKTON.

[Incorporated March 14, 1868.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

G. B. CLAIBORNE, President.

C. E. PERKINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt....	\$19,754 68	Capital paid in coin	\$158,580 00
Loans on real estate.....	81,117 45	Reserve fund and profit and loss	65,256 36
Loans on stocks, bonds, and warrants	10,794 88	Due depositors	129,295 40
Loans on personal security (including overdrafts).....	215,330 70	Due banks and bankers.....	10,129 85
Money on hand	30,762 80	Other liabilities.....	311 40
Checks and other cash items.	78 19		
Due from banks and bankers.	4,234 31		
Furniture and fixtures.....	1,500 00		
Total resources.....	\$363,573 01	Total liabilities	\$363,573 01

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$264,300; the total amount actually paid in coin by stockholders for capital stock is \$158,580. The total number of shares of stock issued is 2,643; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

James A. Crow	186 shares.	W. B. Johnson	50 shares.
John C. White	39 shares.	J. J. Stevenson	50 shares.
G. B. Claiborne	37 shares.	C. J. Leach	100 shares.
R. C. Sargent	50 shares.	W. L. Dudley	62 shares.
C. Swain	170 shares.		

Total number of shares held by the Directors is 744 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin.....	\$19,754 68	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin.....	\$60,872 00	} \$125,000 00
Stanislaus.....	20,245 45	
Totals.....	\$81,117 45	\$125,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
220 shares San Joaquin Valley Bank stock	\$13,200 00	\$8,194 88	\$18,700 00
55 shares Stockton Savings Bank stock	3,300 00	2,600 00	4,675 00
Totals.....	\$16,500 00	\$10,794 88	\$23,375 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the San Joaquin Valley Bank, doing business at Stockton, County of San Joaquin, on the fifth day of November, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Other real estate	\$19,754 68	Capital paid up.....	\$158,580 00
Loans on real estate.....	208,870 67	Reserve fund.....	50,000 00
Loans on stocks and bonds...	21,129 10	Due depositors	237,656 68
Loans on personal security...	104,751 56	Interest collected	221 15
Money on hand	92,273 63	Dividends unpaid	552 60
Due from banks and bankers.	11,143 17	Profit and loss	12,412 38
Furniture, fixtures, etc.....	1,500 00		
Total resources.....	\$459,422 81	Total liabilities.....	\$459,422 81

SEMI-ANNUAL REPORT OF THE

STOCKTON SAVINGS AND LOAN SOCIETY.

[Incorporated August 12, 1867.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

L. U. SHIPPEE, President.

FRED. M. WEST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$78,322 35	Capital paid in coin	\$500,000 00
Miscellaneous bonds and stocks	106,032 42	Reserve fund and profit and loss	292,634 49
Loans on real estate	1,050,058 78	Due depositors	2,212,461 58
Loans on stocks, bonds, and warrants	99,516 93	Due banks and bankers	192 31
Loans on other securities (grain, etc.)	110,895 00	Other liabilities	30,000 00
Loans on personal security (including overdrafts)	621,403 31		
Money on hand	600,380 38		
Due from banks and bankers	273,097 99		
Other assets	95,581 22		
Total resources	\$3,035,288 38	Total liabilities	\$3,035,288 38

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. U. Shippee	254 shares.	H. T. Dorrance	20 shares.
C. Haas	30 shares.	Fred. Arnold	20 shares.
A. W. Simpson	50 shares.	M. L. Hewitt	30 shares.
J. H. O'Brien	20 shares.	Chas. Grupe	70 shares.
Wm. Inglis	165 shares.	Jno. Ducker	85 shares.
R. Guckow	252 shares.	Geo. A. McKenzie	20 shares.
Otis Perrin	42 shares.		

Total number of shares held by the Directors is 1,058 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$76,513 40	\$107,000 00
Fresno	296 44	500 00
Merced	1,512 51	2,000 00
Totals	\$78,322 35	\$109,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$707,466 31	\$1,200,000 00
Sacramento	68,002 50	100,000 00
Stanislaus	102,325 57	150,000 00
Merced	68,659 00	100,000 00
Fresno	605 40	1,500 00
Butte	103,000 00	160,000 00
Totals	\$1,050,058 78	\$1,711,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
San Joaquin County bonds	\$105,000 00	\$106,032 42

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
845 shares Stockton Savings and Loan Society ..	\$84,500 00	\$72,200 43	\$152,100 00
52 shares First National Bank, Stockton	5,200 00	7,600 00	7,800 00
50 shares Masonic Hall	1,250 00	216 50	1,250 00
750 shares Stockton Warehouse	37,500 00	19,500 00	37,500 00
Totals	\$128,450 00	\$99,516 93	\$198,650 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.
Grain	\$32,595 00
Term deposit pass-books	78,300 00
Totals	\$110,895 00

SEMI-ANNUAL REPORT OF THE

STOCKTON SAVINGS AND LOAN SOCIETY.

[Incorporated August 12, 1867.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

L. U. SHIPPEE, President.

FRED. M. WEST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt....	\$74,466 04	Capital paid in coin	\$500,000 00
Miscellaneous bonds and stocks	101,000 00	Reserve fund and profit and loss	311,050 45
Loans on real estate	1,211,060 48	Due depositors	1,856,876 51
Loans on stocks, bonds, and warrants	116,293 74	Due banks and bankers	781 28
Loans on other securities (grain, etc.)	8,019 85	Other liabilities	30,000 00
Loans on personal security (including overdrafts)	685,823 64		
Money on hand	306,615 31		
Due from banks and bankers	57,526 83		
Other assets (interest accrued)	135,214 37		
Collection accounts	2,687 98		
Total resources	\$2,698,708 24	Total liabilities	\$2,698,708 24

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. U. Shippee	254 shares.	H. T. Dorrance	20 shares.
Chas. Haas	30 shares.	Fred. Arnold	20 shares.
A. W. Simpson	50 shares.	M. L. Hewitt	30 shares.
J. H. O'Brien	20 shares.	Chas. Grupe	70 shares.
Wm. Inglis	165 shares.	J. Ducker	85 shares.
R. Guckow	267 shares.	G. A. McKenzie	20 shares.
Otis Perrin	42 shares.		

Total number of shares held by the Directors is 1,073 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$72,657 09	\$107,000 00
Fresno	296 44	500 00
Merced	1,512 51	2,000 00
Totals	\$74,466 04	\$109,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$821,981 36	\$1,500,000 00
Sacramento	72,076 90	100,000 00
Stanislaus	142,447 07	190,000 00
Merced	69,144 35	100,000 00
Fresno	1,010 80	1,500 00
Butte	103,000 00	160,000 00
Tulare	1,400 00	2,500 00
Totals	\$1,211,060 48	\$2,054,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
101 4 per cent bonds of San Joaquin County	\$101,000 00	\$101,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
20 shares Stockton Harvester Works	\$1,000 00	\$575 00	\$1,000 00
30 shares Masonic Hall	750 00	216 86	750 00
30 shares Stockton Savings Bank	1,800 00	2,250 00	2,500 00
860 shares Stockton Savings and Loan Society	86,000 00	89,651 88	172,000 00
750 shares Stockton Warehouse	37,500 00	19,500 00	37,500 00
52 shares First National Bank of Stockton	5,200 00	4,100 00	7,800 00
Totals	\$132,250 00	\$116,293 74	\$321,550 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$7,029 85	\$10,000 00
Term deposit pass-books	990 00	1,200 00
Totals	\$8,019 85	\$11,200 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Showing the Financial Condition of the Stockton Savings and Loan Society, doing business at Stockton, County of San Joaquin, on the second day of November, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Other real estate.....	\$90,635 11	Capital paid up.....	\$500,000 00
Invested in stocks, bonds, and warrants.....	108,132 42	Reserve fund.....	100,000 00
Loans on real estate.....	1,198,206 57	Due depositors.....	1,898,176 72
Loans on stocks and bonds...	240,355 79	Due banks and bankers.....	2,032 72
Loans on other securities (grain, etc.).....	96,847 13	Interest collected.....	52,792 21
Loans on personal security...	268,148 49	Rents, exchange, etc.....	482 84
Money on hand.....	275,252 88	Profit and loss.....	104,178 59
Due from banks and bankers.	375,053 54		
Expenses, taxes, etc.....	5,031 15		
Total resources.....	\$2,657,663 08	Total liabilities.....	\$2,657,663 08

SEMI-ANNUAL REPORT OF THE

STOCKTON SAVINGS BANK.

[Incorporated July 5, 1882.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

H. S. SARGENT, President.

SIDNEY NEWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$265,519 99	Capital paid in coin	\$300,000 00
Loans on stocks, bonds, and warrants.....	176,615 69	Reserve fund and profit and loss	99,247 26
Loans on other securities (grain, etc.).....	75,779 00	Due depositors	432,596 14
Loans on personal security (including overdrafts).....	216,118 25	Due banks and bankers	41,700 97
Money on hand	101,981 48	Other liabilities.....	79 89
Due from banks and bankers.....	14,486 20		
Furniture and fixtures	3,545 58		
Other assets	19,578 07		
Total resources.....	\$873,624 26	Total liabilities.....	\$873,624 26

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. S. Sargent	60 shares.	F. W. Newell.....	100 shares.
E. R. Hedges.....	255 shares.	W. C. Daggett.....	100 shares.
J. D. Peters	20 shares.	Columbus Hurd	60 shares.
J. S. Bostwick.....	120 shares.	T. P. Williamson.....	50 shares.
Asa Clark.....	100 shares.	Sidney Newell	90 shares.
Arthur Cornwall.....	100 shares.		

Total number of shares held by the Directors is.....1,055 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin.....	\$240,786 36	\$429,520 00
Stanislaus.....	18,733 63	45,000 00
Calaveras.....	6,000 00	13,000 00
Totals.....	\$265,519 99	\$487,520 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
1,110 shares Stockton Savings Bank	\$111,000 00	\$61,916 66	\$94,350 00
300 shares Matteson & Williamson Manufacturing Company	30,000 00	12,000 00	30,000 00
431 shares San Joaquin Improvement Company	43,100 00	36,925 00	43,100 00
313 shares San Joaquin Valley Bank	31,300 00	24,490 00	25,040 00
84 shares First National Bank—Stockton	8,400 00	13,440 00	13,440 00
180 shares Stockton Savings and Loan Society	18,000 00	27,000 00	28,800 00
10 shares Grangers Bank of San Francisco	1,000 00	734 03	600 00
10 shares Stockton Building and Loan Association	2,000 00	110 00	250 00
Totals	\$244,800 00	\$176,615 69	\$235,580 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Wheat, rye, and barley	\$75,779 00	\$96,675 00
Description of the "Other Assets."		Amount on Books.
Interest accrued		\$19,578 07

SEMI-ANNUAL REPORT OF THE

STOCKTON SAVINGS BANK.

[Incorporated July 5, 1882.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

H. S. SARGENT, President.

SIDNEY NEWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$309,809 70	Capital paid in coin	\$300,000 00
Loans on stocks, bonds, and warrants	126,998 06	Reserve fund and profit and loss	104,573 64
Loans on other securities (grain, etc.)	2,360 00	Due depositors	395,227 94
Loans on personal security (including overdrafts)	238,480 48	Due banks and bankers	23,719 71
Money on hand	104,463 75	Other liabilities	402 87
Checks and other cash items	10,938 92	Dividends unpaid	420 00
Due from banks and bankers	3,982 38		
Furniture and fixtures	3,545 58		
Other assets	23,765 29		
Total resources	\$824,344 16	Total liabilities	\$824,344 16

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. S. Sargent.....	60 shares.	Joseph D. Peters.....	20 shares.
E. R. Hedges.....	255 shares.	T. P. Williamson.....	50 shares.
I. S. Bostwick.....	120 shares.	Asa Clark.....	100 shares.
T. W. Newell.....	100 shares.	Wm. C. Daggett.....	100 shares.
C. Hurd.....	60 shares.	Sidney Newell.....	90 shares.
George Hermage.....	85 shares.		

Total number of shares held by the Directors is1,040 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin.....	\$285,159 70	\$574,300 00
Stanislaus.....	18,650 00	43,000 00
Calaveras.....	6,000 00	13,000 00
Totals.....	\$309,809 70	\$630,300 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
1,260 shares Stockton Savings Bank.....	\$126,000 00	\$59,379 60	\$113,400 00
101 shares First National Bank, Stockton.....	10,100 00	12,500 00	16,100 00
300 shares Matteson & Williamson M'fg Co.	30,000 00	12,000 00	30,000 00
45 shares San Joaquin Valley Bank.....	4,500 00	3,200 00	4,025 00
210 shares Stockton Savings and Loan Society..	21,000 00	22,293 46	36,750 00
495 shares San Joaquin Improvement Co.	49,500 00	15,525 00	39,600 00
600 shares Stockton Street Railroad Company..	12,000 00	2,100 00	3,900 00
Totals.....	\$253,100 00	\$126,998 06	\$243,835 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities
Wheat and barley.....	\$2,360 00	\$2,947 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement Showing the Financial Condition of the Stockton Savings Bank, doing business at Stockton, County of San Joaquin, on the fourth day of November, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Other real estate	\$12,752 21	Capital paid up.....	\$300,000 00
Loans on real estate.....	284,629 45	Due depositors	461,940 95
Loans on stocks and bonds...	155,057 68	Due banks and bankers	35,891 88
Loans on other securities		Rents, exchange, etc.	514 00
(grain, etc.).....	132,775 61	Dividends unpaid	216 00
Loans on personal security...	194,746 68	Profit and loss.....	79,717 40
Money on hand	83,229 36		
Due from banks and bankers...	2,601 14		
Furniture, fixtures, etc.....	3,545 58		
Expenses, taxes, etc.....	3,739 29		
Other assets (collection ac-			
count)	5,203 23		
Total resources.....	\$878,280 23	Total liabilities.....	\$878,280 23

SEMI-ANNUAL REPORT OF THE

BANK OF SUISUN.

[Incorporated February 7, 1876.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

R. D. ROBBINS, President.

WM. WOLF, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$144 00	Capital paid in coin	\$100,000 00
Loans on real estate	296,898 88	Reserve fund and profit and loss	148,872 88
Loans on stocks, bonds, and warrants	10,000 00	Due depositors	353,279 50
Loans on personal security (including overdrafts)	212,385 89	Other liabilities	6,246 00
Money on hand	40,453 26		
Due from banks and bankers	14,491 85		
Furniture and fixtures	2,500 00		
Other assets	31,524 50		
Total resources	\$608,398 38	Total liabilities	\$608,398 38

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins	490 shares.	M. Dinkelspiel	10 shares.
C. F. D. Hastings	180 shares.	L. B. Abernathie	5 shares.
E. P. Hilborn	20 shares.		

Total number of shares held by the Directors is 705 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$282,142 88	\$425,000 00
Contra Costa	10,506 00	20,000 00
Napa	4,250 00	10,000 00
Totals	\$296,898 88	\$455,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
180 shares stock Bank of Suisun	\$18,000 00	\$10,000 00	\$36,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Interest accrued	\$31,524 50

SEMI-ANNUAL REPORT OF THE

BANK OF SUISUN.

[Incorporated February 7, 1876.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

R. D. ROBBINS, President.

WILLIAM WOLF, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$12 75	Capital paid in coin	\$100,000 00
Loans on real estate	343,187 72	Reserve fund and profit and loss	164,592 94
Loans on personal security (including overdrafts)	147,358 99	Due depositors	216,661 57
Money on hand	16,388 66	Due banks and bankers	51,084 26
Due from banks and bankers	532 83	Other liabilities	6,276 00
Furniture and fixtures	2,500 00		
Other assets	28,633 82		
Total resources	\$538,614 77	Total liabilities	\$538,614 77

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins	490 shares.	M. Dinkelspiel	10 shares.
C. F. D. Hastings	180 shares.	L. B. Abernathie	5 shares.
E. P. Hilborn	20 shares.		

Total number of shares held by the Directors is

705 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$328,432 72	\$490,000 00
Contra Costa	10,505 00	25,000 00
Napa	4,250 00	10,000 00
Totals	\$343,187 72	\$525,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Suisun, doing business at Suisun, County of Solano, on the seventh day of March, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks, bonds, and warrants	\$30 37	Capital paid up	\$100,000 00
Loans on real estate	318,892 26	Reserve fund	148,872 88
Loans on personal security	196,825 54	Due depositors	242,122 84
Money on hand (gold, \$9,560; silver, \$85 96; cur., \$216)	9,861 96	Due banks and bankers	57,632 71
Due from banks and bankers	502 88	Interest collected	11,692 28
Furniture, fixtures, etc.	2,500 00	Rents, exchange, etc.	84 30
Expenses, taxes, etc.	1,023 50	Dividends unpaid	756 00
Other assets	31,524 50		
Total resources	\$561,161 01	Total liabilities	\$561,161 01

SEMI-ANNUAL REPORT OF THE

BANK OF TOMALES.

[Incorporated June 25, 1875.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

WARREN DUTTON, President.

THOS. J. ABLES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt ..	3,000 00	Reserve fund and profit and loss	70,116 95
Loans on real estate	102,577 65	Due depositors	29,213 05
Loans on stocks, bonds, and warrants	6,138 23	Due banks and bankers	7,318 90
Loans on personal security (including overdrafts)	80,464 57		
Money on hand	8,525 60		
Due from banks and bankers ..	233 71		
Furniture and fixtures	1,000 00		
Expenses	1,709 14		
Total resources	\$206,648 90	Total liabilities	\$206,648 90

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Warren Dutton	200 shares.	Hollis Hitchcock	50 shares.
John Griffin	50 shares.	Henry E. Lawrence	74 shares.
Geo. W. Burbank	66 shares.		

Total number of shares held by the Directors is 440 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Marin	\$3,000 00	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma and Marin	\$102,577 65	\$200,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
73 shares capital stock Bank of Tomales	\$7,300 00	\$6,138 23	\$12,780 00

SEMI-ANNUAL REPORT OF THE

BANK OF TOMALES.

[Incorporated June 25, 1875.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

WARREN DUTTON, President.

THOS. J. ABLES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	3,000 00	Reserve fund and profit and loss	82,585 58
Loans on real estate	137,777 65	Due depositors	66,769 72
Loans on stocks, bonds, and warrants	6,138 23	Due banks and bankers	297 60
Loans on personal security (including overdrafts)	80,179 21		
Money on hand	7,042 87		
Checks and other cash items	2,675 82		
Due from banks and bankers	2,692 97		
Furniture and fixtures	1,000 00		
Interest accrued	186 05		
Other assets	5,960 10		
Total resources	\$249,652 90	Total liabilities	\$249,652 90

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Warren Dutton	200 shares.	John Griffin	50 shares.
Henry E. Lawrence	74 shares.	Hollis Hitchcock	50 shares.
Geo. W. Burbank	73 shares.		

Total number of shares held by the Directors is 447 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Marin	\$3,000 00	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin	\$69,337 65	\$99,500 00
Sonoma	38,440 00	51,500 00
Marin and Sonoma	30,000 00	45,000 00
Totals	\$137,777 65	\$196,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
73 shares Bank of Tomales stock	\$7,300 00	\$6,138 23	\$13,286 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Tomales, doing business at Tomales, County of Marin, on the twentieth day of February, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid up	\$100,000 00
Other real estate	3,000 00	Reserve fund	70,000 09
Loans on real estate	104,777 65	Due depositors	42,149 75
Loans on stocks and bonds	6,138 23	Due banks and bankers	49 84
Loans on personal security	87,728 20	Interest collected	3,355 93
Money on hand	4,936 26		
Due from banks and bankers	2,957 74		
Furniture, fixtures, etc.	1,000 00		
Expenses, taxes, etc.	2,017 44		
Total resources	\$215,555 52	Total liabilities	\$215,555 52

SEMI-ANNUAL REPORT OF THE

BANK OF TULARE.

[Incorporated July 27, 1885.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

E. LATHROP, President.

J. A. LINDSAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,652 31	Capital paid in coin	\$40,000 00
County warrants	1,447 60	Reserve fund and profit and loss	1,452 42
Loans on real estate	63,149 80	Due depositors	132,815 03
Loans on personal security (including overdrafts)	67,274 35	Due banks and bankers	5,582 43
Money on hand	20,830 65	Other liabilities	10,810 03
Due from banks and bankers	10,562 22		
Furniture and fixtures	3,249 24		
Expenses	2,255 44		
Taxes	1,238 30		
Total resources	\$190,659 91	Total resources	\$190,659 91

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$40,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows :

E. Lathrop	152 shares.	H. Mabury	350 shares.
J. Goldman	195 shares.	J. L. Howell	10 shares.
E. A. Braly	200 shares.		

Total number of shares held by the Directors is 907 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare	\$63,149 80	\$125,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
County school orders	\$1,447 60

SEMI-ANNUAL REPORT OF THE

BANK OF TULARE.

[Incorporated July 27, 1885.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

E. LATHROP, President.

JOHN A. GOBLE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,681 47	Capital paid in coin	\$40,000 00
Loans on real estate	65,234 70	Reserve fund and profit and loss	14,017 73
Loans on stocks, bonds, and warrants	3,600 00	Due depositors	145,906 09
Loans on other securities (grain, etc.)	225 00	Due banks and bankers	6,437 88
Loans on personal security (including overdrafts)	78,133 36		
Money on hand	25,120 65		
Checks and other cash items	44 89		
Due from banks and bankers	9,936 75		
Furniture and fixtures	3,384 88		
Total resources	\$206,361 70	Total liabilities	\$206,361 70

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$40,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Lathrop	172 shares.	H. Mabury	350 shares.
J. Goldman	195 shares.	J. L. Howell	10 shares.
E. A. Braly	200 shares.		

Total number of shares held by the Directors is

927 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare	\$64,734 70	\$125,500 00
Kern	500 00	900 00
Totals	\$65,234 70	\$126,400 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
125 shares Visalia and Tulare Railroad	\$12,500 00	\$1,600 00	\$3,750 00
180 shares Tulare gas stock	9,000 00	1,100 00	3,600 00
35 shares Farmers Ditch Company	1,400 00	700 00	1,750 00
4 shares Kings River and Fresno Canal Company	400 00	200 00	400 00
Totals	\$23,300 00	\$3,600 00	\$9,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse	\$225 00	\$400 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Tulare, doing business at City and County of Tulare, on the eleventh day of November, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$21,024 68	Capital paid up.....	\$40,000 00
Invested in warrants.....	431 60	Due depositors.....	141,218 78
Loans on real estate.....	59,362 30	Interest collected.....	6,630 55
Loans on personal security...	60,016 04	Rents, exchange, etc.	1,264 40
Money on hand.....	26,373 87	Profit and loss.....	1,441 41
Due from banks and bankers..	16,368 43		
Furniture, fixtures, etc.	3,249 24		
Expenses, taxes, etc.....	1,693 73		
Other assets.....	2,035 25		
Total resources.....	\$190,555 14	Total liabilities	\$190,555 14

SEMI-ANNUAL REPORT OF THE

BANK OF UKIAH.

[Incorporated January 10, 1874.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

R. McGARVEY, President.

SAMUEL WHEELER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,538 10	Capital paid in coin	\$250,000 00
Real estate taken for debt	2,697 67	Reserve fund and profit and loss	49,885 75
Loans on real estate	284,169 73	Due depositors	226,906 22
Loans on personal security (including overdrafts)	102,567 92	Due banks and bankers	390 26
Money on hand	79,466 82	Other liabilities	146 25
Due from banks and bankers	41,657 75		
Other assets	1,230 49		
Total resources	\$527,328 48	Total liabilities	\$527,328 48

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

G. Hagenmyer	367 shares.	John S. Reed	36 shares.
R. McGarvey	100 shares.	L. T. Day	20 shares.
John P. Hoffman	66 shares.		

Total number of shares held by the Directors is 589 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$2,697 67	\$3,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value
Mendocino	\$256,872 89	\$500,000 00
Humboldt	14,300 00	50,000 00
Trinity	12,996 84	50,000 00
Totals	\$284,169 73	\$600,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF UKIAH.

[Incorporated January 10, 1874]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

R. McGARVEY, President.

SAMUEL WHEELER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,538 10	Capital paid in coin	\$250,000 00
Real estate taken for debt....	4,777 73	Reserve fund and profit and loss	48,218 57
Loans on real estate.....	307,910 78	Due depositors.....	86,965 52
Loans on personal security (including overdrafts).....	91,425 07	Due banks and bankers	39,795 96
Money on hand	3,980 02	Other liabilities	254 07
Due from banks and bankers.....	69 46	Dividends unpaid	115 00
Other assets.....	1,647 96		
Total resources.....	\$425,349 12	Total liabilities.....	\$425,349 12

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

G. Hagenmyer	367 shares.	John S. Reed	36 shares.
R. McGarvey	100 shares.	L. T. Day	5 shares.
John P. Hoffman	66 shares.		

Total number of shares held by the Directors is 574 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$4,777 73	\$5,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$278,410 78	\$525,000 00
Humboldt.....	15,000 00	30,000 00
Trinity	13,000 00	30,000 00
Lake	1,500 00	4,000 00
Totals	\$307,910 78	\$589,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Descriptions of the "Other Assets."	Amount on Books.
Thirty-day time drafts.....	\$1,647 96

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Ukiah, doing business at Ukiah, County of Mendocino, on the twenty-fifth day of May, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,538 10	Capital paid up.....	\$250,000 00
Other real estate	4,777 73	Due depositors	69,280 42
Loans and discounts	378,604 43	Due banks and bankers	53,513 71
Cash balance	13,868 30	Interest collected	3,185 60
Due from banks and bankers	155 46	Rents, exchange, etc.	443 29
Expenses, taxes, etc.	1,190 51	Dividends unpaid	865 00
		Profit and loss	36,846 51
Total resources	\$414,134 53	Total liabilities	\$414,134 53

SEMI-ANNUAL REPORT OF THE
BANK OF VACAVILLE.

[Incorporated April 13, 1883.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

R. D. ROBBINS, President.

E. FISHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$56,910 00	Capital paid in coin	\$40,000 00
Loans on personal security (including overdrafts)	81,605 99	Reserve fund and profit and loss	9,336 47
Money on hand	16,941 31	Due depositors.....	55,928 32
Furniture and fixtures	1,000 00	Due banks and bankers	51,192 51
Total resources.....	\$156,457 30	Total liabilities.....	\$156,457 30

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$40,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins.....	525 shares.	L. W. Buck	10 shares.
W. B. Parker	289 shares.	E. R. Thurber.....	15 shares.
D. Dutton.....	30 shares.		

Total number of shares held by the Directors is..... 869 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano.....	\$56,910 00	\$80,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF VACAVILLE.

[Incorporated April 13, 1883.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

R. D. ROBBINS, President.

E. FISHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$55,710 00	Capital paid in coin	\$50,000 00
Loans on personal security (including overdrafts)	97,350 98	Reserve fund and profit and loss	1,336 47
Money on hand	6,441 80	Due depositors	55,704 48
Due from banks and bankers	417 90	Due banks and bankers	54,464 22
Furniture and fixtures	1,000 00	Other liabilities	972 20
Expenses and taxes	1,556 69		
Total resources	\$162,477 37	Total liabilities	\$162,477 37

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins	525 shares.	L. W. Buck	10 shares.
W. B. Parker	289 shares.	E. R. Thurber	15 shares.
D. Dutton	30 shares.		

Total number of shares held by the Directors is 869 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$55,710 00	\$60,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Vacaville, doing business at Vacaville, County of Solano, on the eighth day of March, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$58,510 00	Capital paid up	\$40,000 00
Loans on personal security	82,662 06	Reserve fund	9,336 47
Money on hand	5,325 99	Due depositors	58,219 00
Furniture, fixtures, etc.	1,000 00	Due banks and bankers	39,540 63
Expenses, taxes, etc.	639 00	Interest collected	1,014 70
		Rents, exchange, etc.	26 25
Total resources	\$148,137 05	Total liabilities	\$148,137 05

SEMI-ANNUAL REPORT OF THE

BANK OF VISALIA.

[Incorporated August 31, 1874.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

R. E. HYDE, President.

C. J. GIDDINGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid in coin.....	\$200,000 00
Real estate taken for debt	14,123 26	Reserve fund and profit and	
United States bonds	5,465 62	loss	72,766 95
County warrants	3,099 05	Due depositors.....	542,688 43
Loans on real estate	236,333 00		
Loans on stocks, bonds, and			
warrants	3,433 33		
Loans on personal security			
(including overdrafts).....	296,536 41		
Money on hand	73,273 28		
Due from banks and bankers.	169,542 99		
Furniture and fixtures	1,400 00		
Other assets.....	2,248 44		
Total resources.....	\$815,455 38	Total liabilities.....	\$815,455 38

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. E. Hyde.....	778 shares.	T. Lindsey.....	23 shares.
C. Burrel.....	588 shares.	J. D. Hyde.....	22 shares.
C. J. Giddings.....	40 shares.		

Total number of shares held by the Directors is.....1,451 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare.....	\$14,123 26	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare.....	\$231,633 00	\$400,000 00
Fresno	4,700 00	10,000 00
Totals.....	\$236,333 00	\$410,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$5,000 00	\$5,465 62	\$6,000 00
County warrants	3,099 05	3,099 05	3,099 05
Totals	\$8,099 05	\$8,564 67	\$9,099 05

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
200 shares Visalia Gas and Electric Light Co....	\$5,600 00	\$2,933 00	\$5,600 00
89 shares Tulare gas stock	1,557 50	500 00	1,700 00
Totals	\$7,157 50	\$3,433 00	\$7,300 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Checks out for collection	\$2,248 44

SEMI-ANNUAL REPORT OF THE

BANK OF VISALIA.

[Incorporated August 31, 1874.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

R. E. HYDE, President.

C. J. GIDDINGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	1,789 86	Reserve fund and profit and loss	79,458 25
United States bonds	5,465 62	Due depositors	375,471 10
County warrants	297 00	Due banks and bankers	48,680 08
Loans on real estate	308,294 50		
Loans on stocks, bonds, and warrants	5,718 05		
Loans on personal security (including overdrafts)	327,430 26		
Money on hand	39,180 83		
Furniture and fixtures	1,400 00		
Other assets (collections in transit)	4,033 31		
Total resources	\$703,609 43	Total liabilities	\$703,609 43

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. E. Hyde	778 shares.	T. Lindsey	23 shares.
C. Burrel	588 shares.	J. D. Hyde	22 shares.
C. J. Giddings	40 shares.		

Total number of shares held by the Directors is 1,451 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare	\$1,789 86	\$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare	\$303,594 50	\$500,000 00
Fresno	4,700 00	10,000 00
Totals	\$308,294 50	\$510,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tulare County warrants	} \$297 00	\$297 00	\$297 00
City of Visalia warrants			
U. S. 4 per cent bonds		5,465 00	6,000 00
Totals	\$5,297 00	\$5,762 00	\$6,297 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
200 shares Visalia Gas and Electric Light Co.	\$5,600 00	\$5,218 05	\$5,600 00
89 shares Tulare gas stock	1,557 50	500 00	1,700 00
Totals	\$7,157 50	\$5,718 05	\$7,300 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Visalia, doing business at Visalia, County of Tulare, on the tenth day of November, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid up.....	\$200,000 00
Other real estate	14,123 26	Due depositors	489,557 88
Invested in stocks, bonds, and warrants	5,803 07	Due banks and bankers	17,428 29
Loans on real estate.....	209,359 50	Interest collected.....	10,708 71
Loans on personal security...	280,562 45	Rents, exchange, etc.....	177 00
Money on hand	62,562 23	Profit and loss	65,943 61
Due from banks and bankers.	194,565 30		
Furniture, fixtures, etc.....	1,400 00		
Expenses, taxes, etc.....	924 00		
Other assets	4,515 68		
Total resources.....	\$783,815 49	Total liabilities.....	\$783,815 49

SEMI-ANNUAL REPORT OF THE

BANK OF WATSONVILLE.

[Incorporated May 11, 1874.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

G. M. BOCKIUS, President.

H. S. FLETCHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,000 00	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	13,550 00	Reserve fund and profit and loss	16,647 72
County warrants	4,876 46	Due depositors	407,560 96
Loans on real estate	232,310 00	Due banks and bankers	407 82
Loans on other securities (grain, etc.)	19,162 00		
Loans on personal security (including overdrafts)	39,212 99		
Money on hand	52,149 14		
Due from banks and bankers	149,355 91		
Furniture and fixtures	2,000 00		
Total resources	\$524,616 50	Total liabilities	\$524,616 50

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Chas. Ford	237½ shares.	J. T. Porter	15 shares.
Lucius Sanborn	105 shares.	W. G. Hudson	12½ shares.
G. M. Bockius	90 shares.	H. S. Fletcher	10 shares.
T. Snodgrass	85 shares.		
Total number of shares held by the Directors is			555 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$123,080 00	\$200,000 00
Monterey	92,230 00	180,000 00
Santa Barbara	1,000 00	6,000 00
San Mateo	10,000 00	25,000 00
San Benito	6,000 00	20,000 00
Totals	\$232,310 00	\$431,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
150 shares stock Central Milling Company	\$15,000 00	\$13,550 00	\$13,550 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat and barley	\$19,162 00	\$30,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF WATSONVILLE.

[Incorporated May 11, 1874.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

G. M. BOCKIUS, President.

H. S. FLETCHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,000 00	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	13,550 00	Reserve fund and profit and loss	22,614 94
Loans on real estate	219,350 00	Due depositors	335,199 24
Loans on other securities (grain, etc.)	12,137 00		
Loans on personal security (including overdrafts)	43,030 96		
Money on hand	33,570 80		
Checks and other cash items	871 26		
Due from banks and bankers	121,304 16		
Furniture and fixtures	2,000 00		
Total resources	\$457,814 18	Total liabilities	\$457,814 18

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Charles Ford	250 shares.	Edward White	27½ shares.
L. Sanborn	105 shares.	W. G. Hudson	22½ shares.
T. Snodgrass	100 shares.	H. S. Fletcher	10 shares.
G. M. Bockius	90 shares.		

Total number of shares held by the Directors is 605 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$127,620 00	\$250,000 00
Monterey	73,750 00	150,000 00
San Benito	6,980 00	15,000 00
San Mateo	10,000 00	30,000 00
Santa Barbara	1,000 00	6,000 00
Totals	\$219,350 00	\$451,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value
150 shares Central Milling stock.....	\$15,000 00	\$13,550 00	\$13,550 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Wheat, barley, and beans in warehouse.....	\$12,137 00	\$20,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Watsonville, doing business at Watsonville, County of Santa Cruz, on the fourteenth day of February, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,000 00	Capital paid up.....	\$100,000 00
Invested in stocks, bonds, and warrants	15,864 09	Reserve fund.....	16,000 00
Loans on real estate.....	239,950 00	Due depositors.....	392,980 40
Loans on other securities (grain, etc.).....	18,487 00	Interest collected.....	1,257 58
Loans on personal security.....	27,926 65	Rents, exchange, etc.....	133 35
Money on hand.....	34,943 00	Profit and loss	147 72
Due from banks and bankers.....	158,991 79		
Furniture, fixtures, etc.....	2,000 00		
Expenses, taxes, etc.....	356 52		
Total resources.....	\$510,519 05	Total liabilities	\$510,519 05

SEMI-ANNUAL REPORT OF THE

PAJARO VALLEY BANK—WATSONVILLE.

[Incorporated May 25, 1888.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

J. T. PORTER, President.

J. J. MOREY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on personal security...	\$3,875 00	Capital paid in coin.....	\$22,400 00
Money on hand	15,173 06	Due depositors.....	14,533 09
Checks and other cash items..	157 00	Other liabilities	11 80
Due from banks and bankers..	15,206 20		
Furniture and fixtures	2,020 60		
Expenses and taxes	513 03		
Total resources.....	\$36,944 89	Total liabilities.....	\$36,944 89

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$22,400. The total number of shares of stock is 2,500 (not issued yet); the amount paid up on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. T. Porter	250 shares.	Peter Cox	50 shares.
A. Lewis	100 shares.	John Sheehy	25 shares.
F. Gubbay.....	360 shares.	A. Atteridge	25 shares.
A. B. Chalmers.....	100 shares.	L. J. Beckett	25 shares.
W. R. Porter	90 shares.	G. W. Sill.....	25 shares.
P. McAllister.....	50 shares.		
Total number of shares held by the Directors is			1,100 shares.

SEMI-ANNUAL REPORT OF THE

FARMERS BANK OF WHEATLAND.

[Incorporated October 22, 1874.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

J. M. C. JASPER, President.

WILLIAM LUMBARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,463 30	Capital paid in coin	\$38,375 00
County warrants	239 50	Reserve fund and profit and loss	11,619 49
Loans on real estate	39,811 40	Due depositors	46,411 05
Loans on stocks, bonds, and warrants	1,000 00	Due banks and bankers	36,890 86
Loans on other securities (grain, etc.)	3,600 00		
Loans on personal security (including overdrafts)	67,287 51		
Money on hand	12,285 04		
Furniture and fixtures	733 70		
Expenses and taxes	1,875 95		
Total resources	\$133,296 40	Total liabilities	\$133,296 40

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$153,500; the total amount actually paid in coin by stockholders for capital stock is \$38,375. The total number of shares of stock issued is 1,535; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. W. Oakley	218 shares.	D. Fraser	83 shares.
S. D. Wood	70 shares.	J. M. C. Jasper	98 shares.
J. F. Baun	20 shares.		

Total number of shares held by the Directors is..... 489 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba	\$32,311 40	\$75,000 00
Nevada	3,500 00	5,000 00
Placer	2,500 00	20,000 00
Hancock (Iowa)	500 00	800 00
Kossuth (Iowa)	1,000 00	1,600 00
Totals	\$39,811 40	\$102,400 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
Yuba County school warrants	\$239 50

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Wheatland Mill Company	\$1,000 00	\$1,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
218 tons wheat	\$3,350 00	\$5,000 00
43½ tons hay	250 00	400 00
Totals	\$3,600 00	\$5,400 00

SEMI-ANNUAL REPORT OF THE

FARMERS BANK OF WHEATLAND.

[Incorporated October 22, 1874.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

J. M. C. JASPER, President.

WM. LUMBARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,463 30	Capital paid in coin	\$38,375 00
Loans on real estate	38,838 66	Reserve fund and profit and loss	14,037 20
Loans on stocks, bonds, and warrants	1,000 00	Due depositors	52,576 80
Loans on other securities (grain, etc.)	6,697 00	Due banks and bankers	29,773 10
Loans on personal security (including overdrafts)	69,028 35		
Money on hand	10,436 55		
Checks and other cash items	307 56		
Furniture and fixtures	733 70		
Expenses and taxes	1,256 98		
Total resources	\$134,762 10	Total liabilities	\$134,762 10

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$153,500; the total amount actually paid in coin by stockholders for capital stock is \$38,375. The total number of shares of stock issued is 1,535; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. W. Oakley	218 shares.	Daniel Fraser	83 shares.
S. D. Wood	70 shares.	J. M. C. Jasper	98 shares.
J. F. Baun	20 shares.		

Total number of shares held by the Directors is 489 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba	\$31,338 66	\$80,000 00
Nevada	3,500 00	5,000 00
Placer	2,500 00	15,000 00
Hancock County, Iowa	500 00	800 00
Kossuth County, Iowa	1,000 00	1,600 00
Totals	\$38,838 66	\$102,400 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Wheatland Mill Company	\$1,500 00	\$1,000 00	\$1,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
650,000 pounds of wheat	\$6,697 00	\$7,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers Bank of Wheatland, doing business at Wheatland, County of Yuba, on the twelfth day of December, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,463 30	Capital paid up	\$38,375 00
Invested in stocks, bonds, and warrants	174 50	Reserve fund	7,898 33
Loans on real estate	35,395 20	Due depositors	53,973 55
Loans on stocks and bonds	1,000 00	Due banks and bankers	17,078 29
Loans on other securities (grain, etc.)	4,673 00	Interest collected	2,749 20
Loans on personal security	61,732 36	Rents, exchange, etc.	102 91
Money on hand (gold, \$7,386; silver, \$1,006 63; currency, \$660)	9,052 63		
Furniture, fixtures, etc.	733 70		
Expenses, taxes, etc.	952 59		
Total resources	\$120,177 28	Total liabilities	\$120,177 28

SEMI-ANNUAL REPORT OF THE

BANK OF WILLOWS.

[Incorporated September 2, 1880.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President.

WM. C. MURDOCK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$17,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	6,300 00	Reserve fund and profit and loss	37,487 51
Miscellaneous bonds and stocks	34,600 00	Due depositors	127,857 78
Loans on real estate	67,660 00	Due banks and bankers	275,612 44
Loans on stocks, bonds, and warrants	13,700 00		
Loans on other securities (grain, etc.)	260,523 00		
Loans on personal security (including overdrafts)	215,411 69		
Money on hand	23,763 04		
Furniture and fixtures	2,000 00		
Total resources	\$640,957 73	Total liabilities	\$640,957 73

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	1,050 shares.	P. H. Green	40 shares.
N. A. Rideout	50 shares.	Wm. C. Murdock	300 shares.
W. C. Belcher	150 shares.		

Total number of shares held by the Directors is 1,590 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$6,300 00	\$6,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$67,660 00	\$100,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Warehouse, incorporated	\$26,000 00	\$30,000 00
Bank stock	7,500 00	8,500 00
Agricultural Association	800 00	800 00
Newspaper Association	300 00	300 00
Totals	\$34,600 00	\$39,600 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Warehouse stocks, incorporated.....	\$24,000 00	\$13,700 00	\$27,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse.....	\$260,523 00	\$290,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF WILLOWS.

[Incorporated September 2, 1880.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President.

WM. C. MURDOCK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$17,000 00	Capital paid in coin.....	\$200,000 00
Real estate taken for debt....	6,300 00	Reserve fund and profit and loss.....	44,865 88
Miscellaneous bonds and stocks.....	34,600 00	Due depositors.....	59,422 72
Loans on real estate.....	32,270 00	Due banks and bankers.....	221,038 81
Loans on other securities (grain, etc.).....	177,123 83		
Loans on personal security (including overdrafts).....	246,991 40		
Money on hand.....	9,042 18		
Furniture and fixtures.....	2,000 00		
Total resources.....	\$525,327 41	Total liabilities.....	\$525,327 41

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout.....	1,050 shares.	P. H. Green.....	40 shares.
N. A. Rideout.....	50 shares.	Wm. C. Murdock.....	200 shares.
W. C. Belcher.....	150 shares.		

Total number of shares held by the Directors is1,490 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa.....	\$6,300 00	\$6,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$32,270 00	\$75,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Willows Warehouse Association, Bank of Orland, etc.	\$47,000 00	\$34,600 00	\$36,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse.	\$177,123 83	\$190,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Willows, doing business at Willows, County of Colusa, on the twenty-ninth day of August, 1887, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$17,000 00	Capital paid up	\$200,000 00
Other real estate	6,300 00	Reserve fund	24,000 00
Invested in stocks, bonds, and warrants	34,100 00	Due depositors	126,483 06
Loans on real estate	42,800 00	Due banks and bankers	120,021 20
Loans on stocks and bonds	13,760 00	Interest collected	4,791 91
Loans on other securities (grain, etc.)	165,114 99	Profit and loss	37 16
Loans on personal security	175,486 02		
Money on hand	18,251 34		
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	519 98		
Total resources	\$475,332 33	Total liabilities	\$475,332 33

SEMI-ANNUAL REPORT OF THE

BANK OF WINTERS.

[Incorporated November 6, 1885.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

E. WOLFSKILL, President.

J. B. McARTHUR, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,083 13	Capital paid in coin	\$60,000 00
County warrants	1,129 40	Reserve fund and profit and loss	6,243 80
Loans on real estate	5,050 00	Due depositors	22,909 01
Loans on other securities (grain, etc.)	5,595 65	Due banks and bankers	44,695 38
Loans on personal security (including overdrafts)	103,791 70		
Money on hand	5,400 25		
Due from banks and bankers	834 93		
Furniture and fixtures	1,047 46		
Other assets	3,915 67		
Total resources	\$133,848 19	Total liabilities	\$133,848 19

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Wolfskill	75 shares.	S. K. Baker	50 shares.
William Sims	10 shares.	E. J. Englehart	50 shares.
Emile E. Kahn	71 shares.		

Total number of shares held by the Directors is 256 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo	\$5,050 00	\$13,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Solano County school warrants	\$204 95	\$223 00
Yolo County school and county warrants	924 45	942 25
Totals	\$1,129 40	\$1,165 25

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Wheat, barley, and baled hay	\$5,595 65	\$9,323 29

SEMI-ANNUAL REPORT OF THE

BANK OF WINTERS.

[Incorporated November 6, 1885.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

E. WOLFSKILL, President.

J. B. McARTHUR, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,083 13	Capital paid in coin	\$60,000 00
Loans on real estate	2,700 00	Reserve fund and profit and loss	8,379 28
Loans on other securities (grain, etc.)	1,152 52	Due depositors	26,362 46
Loans on personal security (including overdrafts)	110,490 51	Due banks and bankers	31,892 33
Money on hand	1,730 36	Other liabilities	22 50
Checks and other cash items	348 72		
Due from banks and bankers	728 13		
Furniture and fixtures	1,047 46		
Interest accrued	1,375 74		
Total resources	\$126,656 57	Total liabilities	\$126,656 57

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Wolfskill	75 shares.	H. Seaman	100 shares.
W. Sims	16 shares.	E. E. Kahn	71 shares.
S. K. Baker	50 shares.		

Total number of shares held by the Directors is 312 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo	\$2,700 00	\$8,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
106,162 pounds wheat	\$850 00	\$1,220 86
51,050 pounds barley	302 52	459 45
Totals	\$1,152 52	\$1,680 31

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Winters, doing business at Winters, County of Yolo, on the seventh day of March, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,083 13	Capital paid up.....	\$60,000 00
Loans on real estate.....	3,600 00	Reserve fund.....	3,200 00
Loans on other securities (grain, etc.).....	5,508 15	Due depositors	15,803 44
Loans on personal security...	102,557 01	Due banks and bankers	46,809 05
Money on hand	3,195 30	Rents, exchange, etc.	11 81
Due from banks and bankers.	797 11	Dividends unpaid	22 50
Furniture, fixtures, etc.....	1,047 46	Profit and loss.....	1,544 27
Expenses, taxes, etc.....	201 20		
Other assets (including ac- crued interest).....	3,401 71		
Total resources.....	\$127,391 07	Total liabilities.....	\$127,391 07

SEMI-ANNUAL REPORT OF THE
BANK OF WOODLAND.

[Incorporated November, 1868.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

J. D. STEPHENS, President.

C. F. THOMAS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and furniture.	\$15,000 00	Capital paid in coin	\$755,300 00
Real estate (old bank)	5,000 00	Reserve fund and profit and	
County warrants	26,195 77	loss	177,050 11
Loans on real estate	700,719 94	Due depositors	600,385 57
Loans on other securities	•	Other liabilities	50,000 00
(grain, etc.)	184,450 35		
Loans on personal security			
(including overdrafts)	454 474 23		
Money on hand	63,729 46		
Due from banks and bankers	68,821 63		
Other assets	64,344 30		
Total resources	\$1,582,735 68	Total liabilities	\$1,582,735 68

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$755,300; the total amount actually paid in coin by stockholders for capital stock is \$755,300. The total number of shares of stock issued is 7,553; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Stephens	3,181 shares.	J. H. Harlan	99 shares.
F. S. Freeman	10 shares.	J. Hollingsworth	329 shares.
C. Nelson	164 shares.	H. Fredericks	176 shares.
L. D. Stephens	308 shares.		

Total number of shares held by the Directors is

4,267 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo	\$637,338 85	\$1,000,000 00
Colusa	27,400 00	50,000 00
Shasta	3,528 32	4,000 00
Tehama	15,952 77	20,000 00
Solano	16,500 00	32,000 00
Totals	\$700,719 94	\$1,106,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$184,450 35	\$215,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF WOODLAND.

[Incorporated November, 1868.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

J. D. STEPHENS, President.

C. F. THOMAS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and furniture	\$15,000 00	Capital paid in coin	\$778,400 00
Real estate	5,000 00	Reserve fund and profit and loss	195,357 34
Loans on real estate	731,528 02	Due depositors	427,279 06
Loans on other securities (grain, etc.)	69,654 86	Due banks and bankers	71,725 14
Loans on personal security (including overdrafts)	533,976 27		
Money on hand	44,262 07		
Due from banks and bankers	3,087 92		
Interest accrued	69,454 42		
Expenses and taxes	797 98		
Total resources	\$1,472,761 54	Total liabilities	\$1,472,761 54

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$778,400; the total amount actually paid in coin by stockholders for capital stock is \$778,400. The total number of shares of stock issued is 7,784; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Stephens	3,296 shares.	J. H. Harlan	103 shares.
L. D. Stephens	325 shares.	J. Hollingsworth	330 shares.
F. S. Freeman	10 shares.	C. Nelson	169 shares.
H. Fredericks	183 shares.		

Total number of shares held by the Directors is 4,416 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo	\$650,459 25	\$1,000,000 00
Colusa	49,400 00	85,000 00
Tehama	15,168 77	20,000 00
Solano	16,500 00	32,000 00
Totals	\$731,528 02	\$1,137,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$69,654 86	\$85,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Woodland, doing business at Woodland, County of Yolo, on the sixth day of March, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid up	\$755,300 00
Other real estate	5,000 00	Reserve fund	113,295 00
Loans on real estate	751,280 37	Due depositors	510,023 30
Loans on other securities (grain, etc.)	135,678 36	Due banks and bankers	26,524 29
Loans on personal security	425,376 30	Profit and loss	16,653 18
Money on hand	65,256 07		
Due from banks and bankers	18,854 68		
Other assets	5,349 99		
Total resources	\$1,421,795 77	Total liabilities	\$1,421,795 77

SEMI-ANNUAL REPORT OF THE

BANK OF YOLO—WOODLAND.

[Incorporated January 27, 1883.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

H. P. MERRITT, President.

C. W. BUSH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,406 42	Capital paid in coin	\$300,000 00
County warrants	7,876 28	Reserve fund and profit and loss	73,311 00
Loans on real estate	272,034 41	Due depositors	473,413 19
Loans on stocks, bonds, and warrants	5,227 00	Due banks and bankers	64,276 99
Loans on other securities (grain, etc.)	122,550 63	Other liabilities	30,000 00
Loans on personal security (including overdrafts)	416,445 27		
Money on hand	72,677 85		
Due from banks and bankers	9,071 63		
Furniture and fixtures	3,074 64		
Interest accrued	15,000 00		
Expenses	5,574 08		
Taxes	4,703 57		
Other assets	360 00		
Total resources	\$941,001 78	Total liabilities	\$941,001 78

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. P. Merritt	100 shares.	C. F. Reed	25 shares.
E. R. Lowe	60 shares.	S. N. Mering	100 shares.
A. D. Potter	108 shares.	A. W. Gable	100 shares.
W. W. Brownell	99 shares.	Benj. Peart	50 shares.
D. N. Hershey	100 shares.		

Total number of shares held by the Directors is 742 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo	\$245,284 41	\$400,000 00
Colusa	14,750 00	100,000 00
Solano	12,000 00	20,000 00
Totals	\$272,034 41	\$520,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Yolo County warrants	\$7,876 28	\$8,200 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants	Par Value.	Amount Loaned.	Market Value.
Bank of Yolo stock	\$5,500 00	\$4,387 00	\$6,325 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$122,550 63	\$175,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF YOLO—WOODLAND.

[Incorporated January 27, 1883.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

H. P. MERRITT, President.

C. W. BUSH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,721 29	Capital paid in coin	\$300,000 00
County warrants	60 00	Reserve fund and profit and loss	47,041 38
Loans on real estate	217,735 14	Due depositors	504,373 76
Loans on stocks, bonds, and warrants	20,677 76	Other liabilities (bills payable)	30,000 00
Loans on other securities (grain, etc.)	85,238 30		
Loans on personal security (including overdrafts)	422,553 92		
Money on hand	24,822 50		
Checks and other cash items	1,436 42		
Due from banks and bankers	96,130 63		
Furniture and fixtures	3,127 24		
Expenses and taxes	2,911 94		
Total resources	\$881,415 14	Total liabilities	\$881,415 14

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. P. Merritt	100 shares.	E. R. Lowe	60 shares.
W. W. Brownell	99 shares.	Chas. F. Reed	35 shares.
D. N. Hershey	100 shares.	A. W. Gable	100 shares.
A. D. Potter	108 shares.	Benj. Peart	50 shares.
S. N. Mering	100 shares.		

Total number of shares held by the Directors is..... 752 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo	\$205,735 14	\$400,000 00
Solano	12,000 00	25,000 00
Totals	\$217,735 14	\$425,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Town of Woodland warrants	\$60 00	\$60 00	\$60 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Yolo stock	\$10,200 00	\$7,656 00	\$1 20 pr share.
Cons. Electric Light, Gas, and Power Co. stock.	2,700 00	2,491 76	Par.
Woodland Opera House stock	100 00	30 00	\$30 00
Woodland Improvement Co. stock	2,100 00	2,100 00	2,100 00
Yolo County Land and Improvement Co. stock.	8,500 00	8,400 00	8,500 00
Totals	\$23,600 00	\$20,677 76	.....

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Yolo, doing business at Woodland, County of Yolo, on the fifth day of March, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,701 92	Capital paid up	\$300,000 00
Loans on real estate	288,820 08	Reserve fund	36,000 00
Loans on stocks and bonds	29,267 57	Due depositors	385,797 13
Loans on other securities (grain, etc.)	104,529 43	Due banks and bankers	91,994 92
Loans on personal security	364,993 19	Interest collected	2,881 89
Money on hand	17,551 85		
Due from banks and bankers	575 60		
Furniture, fixtures, etc.	3,127 24		
Expenses, taxes, etc.	1,107 06		
Total resources	\$816,673 94	Total liabilities	\$816,673 94

SEMI-ANNUAL REPORT OF THE

SISKIYOU COUNTY BANK—YREKA.

[Incorporated September 11, 1882.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

J. CHURCHILL, President.

FRED. E. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$1,500 00	Capital paid in coin	\$100,000 00
County warrants	2,418 40	Reserve fund and profit and loss	9,175 04
Loans on real estate	139,412 28	Due depositors	227,125 39
Loans on other securities (grain, etc.)	34,135 00	Due banks and bankers	2,260 19
Loans on personal security (including overdrafts)	117,853 28		
Money on hand	38,093 06		
Furniture and fixtures	2,000 00		
Other assets	3,148 60		
Total resources	\$338,560 62	Total liabilities	\$338,560 62

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. Churchill	400 shares.	Mrs. H. Wadsworth	400 shares.
L. Huseman	400 shares.	Miss M. E. Wadsworth	200 shares.
N. D. Julien	400 shares.	Fred. E. Wadsworth	200 shares.

Total number of shares held by the Directors is 2,000 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Modoc	\$1,500 00	\$2,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Modoc	\$113,790 43	\$250,000 00
Siskiyou	19,490 00	30,000 00
Klamath, Oregon	6,131 85	25,000 00
Totals	\$139,412 28	\$305,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
School orders	\$2,514 25	\$2,403 85	\$2,502 25
Jury warrants	15 00	14 55	15 00
Totals	\$2,529 25	\$2,418 40	\$2,517 25

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Indorsed notes, land warrants, jewelry, insurance policy, live stock, certificates, etc.	\$34,135 00	\$59,210 00
Description of the "Other Assets."	Amount on Books.	Market Value.
Gold dust	\$3,148 60	\$3,191 16

SEMI-ANNUAL REPORT OF THE

SISKIYOU COUNTY BANK—YREKA.

[Incorporated September 11, 1882.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

J. CHURCHILL, President.

FRED. E. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$1,500 00	Capital paid in coin	\$100,000 00
Loans on real estate	148,223 75	Reserve fund and profit and loss	7,207 46
Loans on other securities (grain, etc.)	31,845 00	Due depositors	183,874 48
Loans on personal security (including overdrafts)	120,034 61	Due banks and bankers	41,406 15
Money on hand	28,464 27		
Furniture and fixtures	2,000 00		
Other assets	420 46		
Total resources	\$332,488 09	Total liabilities	\$332,488 09

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. Churchill	400 shares.	Mrs. H. Wadsworth	400 shares.
L. Huseman	400 shares.	Miss M. E. Wadsworth	200 shares.
N. D. Julien	400 shares.	Fred. E. Wadsworth	200 shares.

Total number of shares held by the Directors is 2,000 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Modoc	\$1,500 00	\$2,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lassen	\$600 00	\$1,500 00
Modoc	113,345 75	250,000 00
Siskiyou	30,778 00	50,000 00
Klamath, Oregon	3,500 00	15,000 00
Totals	\$148,223 75	\$316,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Indorsed notes	\$9,000 00	\$15,710 00
Jewelry	645 00	750 00
Live stock	200 00	1,000 00
Certificates Modoc Land and Live Stock Company	22,000 00	40,000 00
Totals	\$31,845 00	\$57,460 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Siskiyou County Bank, doing business at Yreka, County of Siskiyou, on the twenty-second day of May, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Other real estate	\$1,500 00	Capital paid up	\$100,000 00
Loans and discounts	304,823 97	Due depositors	186,453 26
Cash balance	20,676 26	Due banks and bankers	39,001 38
Furniture, fixtures, etc.	2,000 00	Interest collected	2,300 20
Expenses, taxes, etc.	46 35	Profit and loss	4,807 92
Other assets (gold dust)	3,516 18		
Total resources	\$332,562 76	Total liabilities	\$332,562 76

SEMI-ANNUAL REPORT OF THE

FARMERS COÖPERATIVE UNION OF SUTTER COUNTY—YUBA CITY.

[Incorporated March 29, 1873.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

G. W. CARPENTER, President.

G. W. CARPENTER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$33,299 67	Capital paid in coin	\$20,000 00
County warrants	1,732 16	Reserve fund and profit and loss	6,024 31
Loans on personal security (including overdrafts)	134,675 09	Due depositors	123,985 69
Money on hand	4,182 35	Due banks and bankers	35,492 37
Checks and other cash items	24 95	Other liabilities	930 16
Furniture and fixtures	887 54	Dividends unpaid	190 00
Expenses and taxes	932 35		
Other assets	10,888 42		
Total resources	\$186,622 53	Total liabilities	\$186,622 53

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

G. W. Carpenter	63 shares.	A. H. Wilbur	63 shares.
George Ohleyer	63 shares.	J. H. Kimball	63 shares.
A. L. Chandler	63 shares.	James Littlejohn	63 shares.
B. F. Walton	63 shares.		

Total number of shares held by the Directors is 441 shares.

SEMI-ANNUAL REPORTS

OF

BANKS IN LIQUIDATION.



BANKS IN LIQUIDATION.

SEMI-ANNUAL REPORT OF THE

FARMERS AND MECHANICS BANK OF SAVINGS—SAN FRANCISCO.

[Incorporated June 1, 1867.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

ABNER DOBLE, President.

L. G. HARVEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$43,636 20	Capital paid in coin	\$60,000 00
Miscellaneous bonds and stocks	6,495 53	Due depositors	134,082 19
Loans on stocks, bonds, and warrants	14,441 97	Other liabilities	3,066 82
Loans on other securities (grain, etc.)	5,658 03		
Loans on personal security (including overdrafts)	20,976 17		
Money on hand	2,510 37		
Furniture and fixtures	500 00		
Expenses and taxes	849 20		
Other assets	7,623 99		
Depreciation	94,457 55		
Total resources	\$197,149 01	Total liabilities	\$197,149 01

DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

I. E. Davis	150 shares.	John Blair	150 shares.
Abner Doble	50 shares.	John Wright	5 shares.
S. E. Dutton	5 shares.	George W. Swan	150 shares.
William Ede	150 shares.	N. W. Spaulding	50 shares.
L. G. Harvey	140 shares.		

Total number of shares held by the Directors is 850 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$28,908 59
San Mateo	2,254 87
Alameda	1,034 50
Contra Costa	6,432 24
San Joaquin	5,006 00
Total	\$43,636 20

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Amador Canal Company stock (500 shares)	\$50,000 00	\$6,470 28
Swamp land warrants	1,868 50	25 25
Totals	\$51,868 50	\$6,495 53

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
California Fruit Growers Association (400 shares)	\$40,000 00	\$7,970 00
Swamp land warrants	6,870 00	6,471 97
Totals	\$46,870 00	\$14,441 97

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.
Deed to 160 acres of land	\$5,658 03
Description of the "Other Assets."	Amount on Books.
Judgments	\$7,623 99

SEMI-ANNUAL REPORT OF THE

FARMERS AND MECHANICS BANK OF SAVINGS—SAN FRANCISCO.

[Incorporated June 1, 1867.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

ABNER DOBLE, President.

L. G. HARVEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt...	\$43,636 20	Capital paid in coin.....	\$60,000 00
Miscellaneous bonds and stocks.....	6,495 53	Due depositors.....	133,971 34
Loans on stocks, bonds, and warrants.....	14,441 97	Other liabilities.....	3,066 82
Loans on other securities (grain, etc.).....	5,658 03		
Loans on personal security (including overdrafts).....	20,976 17		
Money on hand.....	2,308 45		
Furniture and fixtures.....	500 00		
Expenses and taxes.....	940 27		
Other assets.....	7,623 99		
Depreciation.....	94,457 55		
Total resources.....	\$197,038 16	Total liabilities.....	\$197,038 16

DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

I. E. Davis.....	150 shares.	John Blair.....	150 shares.
Abner Doble.....	50 shares.	John Wright.....	5 shares.
S. E. Dutton.....	5 shares.	George W. Swan.....	150 shares.
William Ede.....	150 shares.	N. W. Spaulding.....	50 shares.
L. G. Harvey.....	140 shares.		

Total number of shares held by the Directors is 850 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco.....	\$28,908 59
San Mateo.....	2,254 87
Alameda.....	1,034 50
Contra Costa.....	6,432 24
San Joaquin.....	5,006 00
Totals.....	\$43,636 20

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Amador Canal Co. stock (500 shares)	\$50,000 00	\$6,470 28
Swamp land warrants	1,868 50	25 25
Totals	\$51,868 50	\$6,495 53

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
California Fruit Growing Association (400 shares)	\$40,000 00	\$7,970 00
Swamp land warrants	6,870 00	6,471 97
Totals	\$46,870 00	\$14,441 97

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.
Deed to 160 acres of land	\$5,858 03
Description of the "Other Assets."	Amount on Books.
Judgments	\$7,623 99

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers and Mechanics Bank, doing business at San Francisco, County of San Francisco, on the fifteenth day of March, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Other real estate	\$43,636 20	Capital paid up	\$60,000 00
Invested in stocks, bonds, and warrants	6,495 53	Due depositors	134,049 88
Loans on real estate	5,658 03	Other liabilities	3,066 82
Loans on stocks and bonds	14,441 97		
Loans on personal security	20,976 17		
Money on hand	2,386 99		
Furniture, fixtures, etc.	500 00		
Expenses, taxes, etc.	940 27		
Other assets	7,623 99		
Depreciation	94,457 55		
Total resources	\$197,116 70	Total liabilities	\$197,116 70

SEMI-ANNUAL REPORT OF

LA SOCIÉTÉ FRANÇAISE D'ÉPARGNES ET DE PRÉVOYANCE
MUTUELLE—SAN FRANCISCO.

[Incorporated January 31, 1860.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

E. J. LEBRETON, President.

A. BRAND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$50,000 00	Due depositors.....	\$1,623,200 00
Money on hand	6,119 07		
Due from banks and bankers.....	450 00		
Deficit.....	1,566,630 93		
Total resources.....	\$1,623,200 00	Total liabilities.....	\$1,623,200 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Market Value.
150 bonds Amador Canal and Manufacturing Company.....	\$150,000 00	\$50,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of La Société Française D'Épargnes et de Prévoyance Mutuelle, doing business at San Francisco, County of San Francisco, on the seventeenth day of April, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$30,000 00	Due depositors	\$1,623,200 00
Cash balance	3,381 52		
Due from banks and bankers.....	21,500 00		
Deficit.....	1,568,318 48		
Total resources.....	\$1,623,200 00	Total liabilities.....	\$1,623,200 00

SEMI-ANNUAL REPORT OF THE

MARYSVILLE SAVINGS BANK.

[Incorporated April 8, 1869.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

MARCUS MARCUSE, President.

FRANK W. H. AARON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and furniture.	\$2,500 00	Reserve fund and profit and loss	\$18,533 14
Real estate taken for debt	24,900 00	Due depositors (deposit account, \$22,286 79; liquidation account, \$4,855 27).....	27,142 06
Money on hand	468 68		
Due from banks and bankers.	17,806 52	Total liabilities.....	\$45,675 20
Total resources.....	\$45,675 20		

DETAILS.

The names of the Directors are as follows: Marcus Marcuse, Richard G. Stanwood, Isaac S. Belcher, David E. Knight, Lemuel T. Crane.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sutter	\$24,900 00	\$24,900 00

SEMI-ANNUAL REPORT OF THE

MARYSVILLE SAVINGS BANK.

[Incorporated April 8, 1869.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

MARCUS MARCUSE, President.

FRANK W. H. AARON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and furniture.	\$2,500 00	Reserve fund and profit and loss	\$17,464 49
Real estate taken for debt.....	24,037 30	Due depositors (deposit account, \$22,286 79; liquidation account, \$4,099 92).....	26,386 71
Money on hand	516 37		
Due from banks and bankers.	16,797 53	Total liabilities.....	\$43,851 20
Total resources.....	\$43,851 20		

DETAILS.

The names of the Directors are as follows: Marcus Marcuse, Richard G. Stanwood, Isaac S. Belcher, David E. Knight, Lemuel T. Crane.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sutter -----	\$24,037 30	\$24,037 30

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Marysville Savings Bank, doing business at Marysville, County of Yuba, on the twenty-fifth day of May, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises -----	\$2,500 00	Reserve fund -----	\$17,670 44
Other real estate -----	24,037 30	Due depositors -----	26,493 59
Cash balance -----	683 70		
Due from banks and bankers.	16,797 53		
Expenses, taxes, etc. -----	132 25		
Other assets -----	13 25		
Total resources -----	\$44,164 03	Total liabilities -----	\$44,164 03

SEMI-ANNUAL REPORT OF THE

MASONIC SAVINGS AND LOAN BANK—SAN FRANCISCO.

[Incorporated November 4, 1869.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

PETER DEAN, President.

H. T. GRAVES, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ----	\$55,348 18	Due depositors.....	\$106,772 50
Loans on real estate.....	177 76	Other liabilities (dividends	
Money on hand	2,123 95	unpaid)	11,769 06
Due from banks and bankers..	18,050 66		
Furniture and fixtures.....	1,691 50		
Other assets (interest accrued)	765 61		
Profit and loss.....	40,383 90		
Total resources.....	\$118,541 56	Total liabilities.....	\$118,541 56

DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 300; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows :

Wm. H. Culver.....	23 $\frac{1}{3}$ shares.	Wm. T. Garratt.....	23 $\frac{1}{3}$ shares.
George Robins	1 $\frac{1}{3}$ shares.	Peter Dean.....	23 $\frac{1}{3}$ shares.
Francis Smith.....	23 $\frac{1}{3}$ shares.	James Simpson	1 $\frac{1}{3}$ shares.
John F. Snow	23 $\frac{1}{3}$ shares.	J. K. C. Hobbs	23 $\frac{1}{3}$ shares.
H. T. Graves	20 shares.	T. V. O'Brien.....	3 $\frac{1}{3}$ shares.

Total number of shares held by the Directors is.....162 $\frac{9}{13}$ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$35,345 02
Alameda.....	20,003 16
Total	\$55,348 18

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$177 76

SEMI-ANNUAL REPORT OF THE

MASONIC SAVINGS AND LOAN BANK—SAN FRANCISCO.

[Incorporated November 4, 1869.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

PETER DEAN, President.

H. T. GRAVES, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ----	\$43,916 25	Due depositors.....	\$101,671 50
Loans on real estate.....	213 73	Other liabilities (dividends	
Money on hand	1,311 35	unpaid—in liquidation)---	9,814 51
Checks and other cash items..	8,108 20		
Due from banks and bankers..	16,652 53		
Furniture and fixtures.....	1,691 50		
Other assets (interest earned)	770 51		
Profit and loss.....	38,821 94		
Total resources.....	\$111,486 01	Total liabilities.....	\$111,486 01

DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 300; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. H. Culver.....	23 $\frac{1}{3}$ shares.	Wm. T. Garratt	23 $\frac{1}{3}$ shares.
George Robins.....	1 $\frac{1}{3}$ shares.	Peter Dean.....	23 $\frac{1}{3}$ shares.
Francis Smith.....	23 $\frac{1}{3}$ shares.	James Simpson.....	1 $\frac{1}{3}$ shares.
John F. Snow.....	23 $\frac{1}{3}$ shares.	J. K. C. Hobbs	23 $\frac{1}{3}$ shares.
H. T. Graves.....	20 shares.	T. V. O'Brien.....	3 $\frac{1}{3}$ shares.

Total number of shares held by the Directors is 163 $\frac{9}{13}$ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$33,160 86
Alameda.....	10,755 39
Total	\$43,916 25

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$213 73

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Masonic Savings and Loan Bank, doing business at City and County of San Francisco, on the twelfth day of March, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Other real estate	\$55,631 36	Due depositors	\$106,772 50
Loans on real estate	177 76	Interest collected	556 18
Money on hand	19,146 27	Dividends unpaid	10,797 11
Furniture, fixtures, etc.	1,691 50		
Expenses, taxes, etc.	1,095 00		
Profit and loss	40,383 90		
Total resources	\$118,125 79	Total liabilities	\$118,125 79

SEMI-ANNUAL REPORT OF THE

ODD FELLOWS SAVINGS BANK—SAN FRANCISCO.

[Incorporated October 13, 1866.]

Showing its Financial Condition on the morning of January 1, 1888, as sworn to by the Officers of the Bank.

DAVID HUNTER, President.

JAMES BENSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$141,396 10	Capital paid in coin	\$128,975 00
Loans on real estate	30,184 92	Due depositors	423,424 14
Loans on stocks, bonds, and warrants	20,000 00	Other liabilities (in liquidation)	57,811 24
Money on hand	3,292 59		
Due from banks and bankers	106,715 45		
Furniture and fixtures	905 75		
Other assets	3,186 45		
Balance	304,529 12		
Total resources	\$610,210 38	Total liabilities	\$610,210 38

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$133,500; the total amount actually paid in coin by stockholders for capital stock is \$128,975. The total number of shares of stock issued is 1,249.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Hunter	50 shares.	Charles Montgomery	20 shares.
H. J. Tilden	10 shares.	A. W. Scott	12 shares.
Martin Heller	50 shares.	L. B. Sonnenberg	50 shares.
Daniel Hicks	10 shares.	Louis Zeh	35 shares.

Total number of shares held by the Directors is 237 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$54,556 39
San Mateo	2,500 00
Sonoma	10,000 00
Sutter	74,339 71
Total	\$141,396 10

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$1,500 00	\$3,000 00
San Francisco	17,289 50	92,000 00
Santa Clara	4,795 42	9,000 00
Sonoma	6,600 00	28,000 00
Totals	\$30,184 92	\$132,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
22 first mortgage bonds of the Spring Valley Water Company of San Francisco, \$1,000----	\$22,000 00	\$20,000 00	\$28,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.
Order on ourselves in payment of loan payable out of deposits, balance....	\$29 59
Personal account of Robert Crichton, late Secretary, being balance of account.....	1,598 96
Accrued interest.....	1,557 90
Total.....	\$3,186 45

SEMI-ANNUAL REPORT OF THE

ODD FELLOWS SAVINGS BANK—SAN FRANCISCO.

[Incorporated October 13, 1866.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

DAVID HUNTER, President.

JAMES BENSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ...	\$129,715 49	Capital paid in coin	\$128,975 00
Loans on real estate.....	214 50	Due depositors	317,568 11
Money on hand	2,145 98	Other liabilities (in liquidation)	72,468 88
Due from banks and bankers.	76,411 12		
Furniture and fixtures.....	905 75		
Other assets	2,376 95		
Balance	307,242 20		
Total resources.	\$519,011 99	Total liabilities.....	\$519,011 99

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$135,000; the total amount actually paid in coin by stockholders for capital stock is \$128,975. The total number of shares of stock issued is 1,249.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Hunter.....	50 shares.	Charles Montgomery.....	20 shares.
H. J. Tilden.....	10 shares.	A. W. Scott.....	12 shares.
Martin Heller.....	50 shares.	L. B. Sonnenberg.....	50 shares.
Daniel Hicks.....	10 shares.	Louis Zeh.....	35 shares.

Total number of shares held by the Directors is 237 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$43,415 49
San Mateo	2,500 00
Sonoma	10,000 00
Sutter	73,800 00
Total	\$129,715 49

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$214 50

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Order on ourselves in payment of loan, payable out of deposits, balance...	\$22 16
Personal account of Robert Crichton, late Secretary, being balance of account	1,598 96
Accrued interest	755 83
Total	\$2,376 95

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Odd Fellows Savings Bank, doing business at San Francisco, County of San Francisco, on the twelfth day of March, 1888, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Other real estate	\$140,045 62	Capital paid up	\$128,975 00
Loans on real estate	244 50	Due depositors	423,424 14
Loans on stocks and bonds	20,000 00	Interest collected	1,806 22
Money on hand	1,505 65	Rents, exchange, etc.	876 50
Due from banks and bankers	131,340 44	Dividends unpaid	44,977 52
Furniture, fixtures, etc.	905 75	Other liabilities	2,563 55
Expenses, taxes, etc.	1,112 69		
Other assets (bills receivable, \$29 59; interest accrued, \$821 94)	851 53		
Balance, deficiency	306,616 75		
Total resources	\$602,622 93	Total liabilities	\$602,622 93



SEMI-ANNUAL REPORTS

OF

PRIVATE BANKS OF CALIFORNIA.



REPORTS OF PRIVATE BANKS.

SEMI-ANNUAL REPORT OF

O. W. HOLLENBECK, BANKER—AUBURN.

Showing his Financial Condition on the morning of January 1, 1888.

O. W. HOLLENBECK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$2,425 00	Capital paid in coin	\$8,000 00
County warrants	3,335 75	Profit and loss	1,011 25
Loans on personal security (including overdrafts)	13,239 85	Due depositors	39,728 42
Money on hand	12,314 28		
Due from banks and bankers	10,254 62		
Furniture and fixtures	625 00		
Expenses and taxes	1,170 17		
Other assets	5,375 00		
Total resources	\$48,739 67	Total liabilities	\$48,739 67

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Placer	\$2,425 00	\$3,500 00

SEMI-ANNUAL REPORT OF

O. W. HOLLENBECK, BANKER—AUBURN.

Showing his Financial Condition on the morning of July 1, 1888.

O. W. HOLLENBECK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,987 25	Capital paid in coin	\$8,000 00
County warrants	26 40	Reserve fund and profit and loss	1,350 75
Loans on personal security (including overdrafts)	15,460 20	Due depositors	63,299 52
Money on hand	29,022 97		
Due from banks and bankers	12,467 85		
Furniture and fixtures	625 00		
Expenses	1,560 60		
Other assets	7,500 00		
Total resources	\$72,650 27	Total liabilities	\$72,650 27

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Placer	\$5,596 50	\$7,500 00
Nevada	390 75	450 00
Totals	\$5,987 25	\$7,950 00

SEMI-ANNUAL REPORT OF

G. K. SMITH, BANKER—BIGGS, BUTTE COUNTY.

Showing his Financial Condition on the morning of January 1, 1888.

G. K. SMITH, Proprietor.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$11,500 00	Capital paid in coin	\$42,000 00
Loans on real estate	51,985 00	Reserve fund	23,000 00
Loans on other securities (grain)	26,835 00	Due depositors	37,570 49
Loans on personal security (including overdrafts)	28,303 44	Due banks and bankers	29,461 57
Money on hand	6,856 62		
Furniture and fixtures	1,300 00		
Other assets (wheat)	5,252 00		
Total resources	\$132,032 06	Total liabilities	\$132,032 06

INVESTED IN REAL ESTATE.

County Situated In.	Cost on Books.
Butte	\$11,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$51,985 00	\$116,000 00

SEMI-ANNUAL REPORT OF

G. K. SMITH, BANKER—BIGGS, BUTTE COUNTY.

Showing his Financial Condition on the morning of July 1, 1888.

G. K. SMITH, Proprietor.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$11,500 00	Capital paid in coin.....	\$42,000 00
Loans on real estate.....	53,451 00	Reserve fund and profit and loss (gain in business).....	23,000 00
Loans on other securities (grain, etc.).....	10,550 00	Due depositors.....	39,634 42
Loans on personal security (including overdrafts).....	44,706 90	Due banks and bankers.....	26,919 30
Money on hand.....	4,745 04	Other liabilities (exchange).....	130 00
Interest accrued.....	1,300 00		
Other assets, including ex- penses.....	5,430 78		
Total resources.....	\$131,683 72	Total liabilities.....	\$131,683 72

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Butte.....	\$11,500 00	\$11,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte.....	\$53,451 00	\$80,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Grain warehouse receipts.....	\$10,550 00	\$14,000 00
Description of the "Other Assets."	Amount on Books.	Market Value.
.....	\$5,430 78	\$5,900 00

SEMI-ANNUAL REPORT OF

GEORGE W. PENTER, BANKER—BODIE, MONO COUNTY.

Showing his Financial Condition on the morning of January 1, 1888.

E. L. BENEDICT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$2,000 00	Capital paid in coin	\$25,000 00
Loans on real estate	898 36	Reserve fund and profit and loss	1,931 27
Loans on stocks, bonds, and warrants	6,854 68	Due depositors.....	15,808 91
Loans on other securities (grain, etc.).....	477 25		
Loans on personal security (including overdrafts).....	4,725 66		
Money on hand	10,162 09		
Due from banks and bankers.	8,830 10		
Expenses and taxes	70 74		
Other assets	8,721 30		
Total resources.....	\$42,740 18	Total liabilities.....	\$42,740 18

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Mono.....	\$2,000 00	\$3,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mono.....	\$898 36	\$2,400 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Active and salable mining stock.....	\$6,854 68	\$14,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Bullion, jewelry, etc.....	\$477 25	\$920 00
Description of the "Other Assets."	Amount on Books.	Market Value.
Machinery, grain, wood, etc.....	\$8,721 30	\$10,763 61

SEMI-ANNUAL REPORT OF

GEORGE W. PENTER, BANKER—BODIE, MONO COUNTY.

Showing his Financial Condition on the morning of July 1, 1888.

GEORGE W. PENTER, President.

E. L. BENEDICT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,000 00	Capital paid in coin	\$25,000 00
Loans on real estate	212 10	Reserve fund and profit and loss	522 08
Loans on stocks, bonds, and warrants	3,101 07	Due depositors	12,618 17
Loans on other securities (grain, etc.)	6,494 30		
Loans on personal security (including overdrafts)	6,156 28		
Money on hand	14,899 38		
Due from banks and bankers	4,083 70		
Expenses and taxes	38 07		
Other assets	1,155 35		
Total resources	\$38,140 25	Total liabilities	\$38,140 25

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Mono (including bank property, safes, vault, furniture, fixtures, etc.)	\$2,000 00	\$3,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mono	\$212 10	\$400 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Active and salable mining stocks	\$3,101 07	\$5,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Bullion	\$682 70	\$800 00
Jewelry	216 50	400 00
Quicksilver	31 80	40 00
Liquors	58 25	70 00
Charcoal	374 95	425 00
Wood	5,009 10	6,250 00
Bank-book Hibernia Savings and Loan Society	121 00	250 00
Totals	\$6,494 30	\$8,235 00

Description of the "Other Assets."	Amount on Books.	Market Value.
Bullion	\$873 10	\$897 00
Quicksilver	2 95	3 50
Barley	29 30	35 00
Machinery	250 00	400 00
Totals	\$1,155 35	\$1,335 50

SEMI-ANNUAL REPORT OF

MESSRS. CRESSLER & BONNER, BANKERS—CEDARVILLE,
MODOC COUNTY.*Showing their Financial Condition on the morning of January 1, 1888.*

WILLIAM T. CRESSLER, JOHN H. BONNER, Partners.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$8,878 23	Capital paid in coin	\$100,000 00
County warrants	55 50	Profit and loss	246 73
Loans on real estate	30,192 93	Due depositors	40,157 88
Loans on personal security (including overdrafts)	91,808 54	Due banks and bankers	55 24
Money on hand	14,029 01	Other liabilities	8,368 57
Due from banks and bankers	2,448 45		
Expenses and taxes	1,334 75		
Other assets	81 01		
Total resources	\$148,828 42	Total liabilities	\$148,828 42

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Modoc	\$30,192 93	\$40,000 00

SEMI-ANNUAL REPORT OF

MESSRS. CRESSLER & BONNER, BANKERS—CEDARVILLE,
MODOC COUNTY.*Showing their Financial Condition on the morning of July 1, 1888.*

WM. T. CRESSLER, JOHN H. BONNER, Partners.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,379 13	Capital paid in coin	\$100,000 00
Loans on real estate	30,933 59	Due depositors	38,152 38
Loans on personal security (including overdrafts)	89,591 27	Due banks and bankers	848 48
Money on hand	5,481 14	Other liabilities (interest)	339 85
Checks and other cash items	1,188 50	Discount and exchange	122 55
Expenses and taxes	45 95	Rent	655 37
Other assets	499 05		
Total resources	\$140,118 63	Total liabilities	\$140,118 63

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.
Modoc	\$90,176 24

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Modoc	\$30,933 59	\$40,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Individual notes	\$76,266 59
Overdrafts	13,324 68
Total	\$89,591 27

SEMI-ANNUAL REPORT OF

MESSRS. SCOTT & MAHOLM, BANKERS—DOWNEY CITY.

Showing their Financial Condition on the morning of January 1, 1888.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$7,693 73	Capital paid in coin	\$11,007 55
Loans on other securities (grain, etc.)	1,620 00	Profit and loss	2,475 90
Loans on personal security (including overdrafts)	6,761 35	Due depositors	16,335 22
Money on hand	4,266 86		
Due from banks and bankers	6,548 88		
Furniture and fixtures	664 55		
Expenses and taxes	2,263 30		
Total resources	\$29,818 67	Total liabilities	\$29,818 67

SEMI-ANNUAL REPORT OF

MESSRS. SCOTT & MAHOLM, BANKERS—DOWNEY CITY, PROPRIETORS LOS NIETOS VALLEY BANK.

Showing their Financial Condition on the morning of July 1, 1888.

SCOTT & MAHOLM, Partners.

H. A. SCOTT, Manager.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,693 73	Capital paid in coin	\$16,007 55
Loans on other securities (grain, etc.)	1,420 00	Reserve fund and profit and loss	3,761 35
Loans on personal security (including overdrafts)	19,749 71	Due depositors	16,768 81
Money on hand	3,179 74		
Due from banks and bankers	1,439 83		
Furniture and fixtures	664 55		
Interest accrued	2,390 15		
Total resources	\$36,537 71	Total liabilities	\$36,537 71

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$7,693 73	\$10,000 00

SEMI-ANNUAL REPORT OF

H. SCAMMAN, BANKER—DOWNIEVILLE.

Showing his Financial Condition on the morning of January 1, 1888.

H. BRIGGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$1,222 00	Due depositors	\$48,057 45
Loans on real estate	2,500 00	Due banks and bankers	2,550 71
Loans on personal security (including overdrafts)	24,195 33		
Money on hand	18,591 85		
Other assets (gold dust)	4,098 98		
Total resources	\$50,608 16	Total liabilities	\$50,608 16

SEMI-ANNUAL REPORT OF

H. SCAMMAN, BANKER—DOWNIEVILLE.

Showing his Financial Condition on the morning of July 1, 1888.

H. BRIGGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$1,222 00	Reserve fund and profit and loss	\$3,572 64
Loans on personal security (including overdrafts)	33,073 97	Due depositors	54,507 23
Money on hand	11,949 95		
Due from banks and bankers	8,006 30		
Other assets (gold dust)	3,827 65		
Total resources	\$58,079 87	Total liabilities	\$58,079 87

SEMI-ANNUAL REPORT OF

MESSRS. W. & P. NICHOLLS, BANKERS—DUTCH FLAT, PLACER COUNTY.

Showing their Financial Condition on the morning of January 1, 1888.

JOHN NICHOLLS, WILLIAM NICHOLLS, WILLIAM NICHOLLS, Jr., Partners.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$1,000 00	Capital paid in coin	\$50,000 00
Miscellaneous bonds and stocks	20,000 00	Due depositors	31,262 98
County warrants	9,380 40		
Loans on real estate	18,940 00		
Loans on personal security (including overdrafts)	13,844 44		
Money on hand	5,265 92		
Due from banks and bankers	3,701 52		
Furniture and fixtures	1,000 00		
Other assets	8,130 70		
Total resources	\$81,262 98	Total liabilities	\$81,262 98

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Placer	\$1,000 00	\$1,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced	\$1,200 00	\$2,500 00
Mendocino	7,500 00	17,500 00
Nevada	3,000 00	5,000 00
Placer	7,240 00	15,000 00
Totals	\$18,940 00	\$40,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Placer County warrants	\$9,380 40	\$9,380 40
Spring Valley Water Company stock	20,000 00	20,400 00
Totals	\$29,380 40	\$29,780 40

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.	Market Value.
Gold dust	\$8,130 70	\$8,150 00

SEMI-ANNUAL REPORT OF

MESSRS. W. & P. NICHOLLS, BANKERS—DUTCH FLAT, PLACER COUNTY.

Showing their Financial Condition on the morning of July 1, 1888.

JOHN NICHOLLS, WM. NICHOLLS, WM. NICHOLLS, JR., Partners.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$1,000 00	Capital paid in coin	\$50,000 00
Miscellaneous bonds and stocks	20,000 00	Due depositors	23,118 15
County warrants	2,475 60		
Loans on real estate	22,090 00		
Loans on personal security (including overdrafts)	14,112 35		
Money on hand	10,451 24		
Due from banks and bankers	639 36		
Furniture and fixtures	1,000 00		
Expenses and taxes	1,349 60		
Total resources	\$73,118 15	Total liabilities	\$73,118 15

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Placer	\$1,000 00	\$1,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced	\$1,200 00	\$2,500 00
Stanislaus	7,500 00	17,500 00
Nevada	3,000 00	5,000 00
Placer	5,390 00	12,000 00
Lake	5,000 00	15,000 00
Totals	\$22,090 00	\$52,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Placer County warrants	\$2,475 60	\$2,475 60	\$2,475 60
Spring Valley water stock	20,000 00	20,000 00	20,200 00
Totals	\$22,475 60	\$22,475 60	\$22,675 60

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.	Market Value.
Gold bullion	\$1,349 60	\$1,360 00

SEMI-ANNUAL REPORT OF

A. W. RANDALL, BANKER—EUREKA, HUMBOLDT COUNTY.

Showing his Financial Condition on the morning of January 1, 1888.

J. S. MURRAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$23,595 16	Capital paid in coin	\$20,000 00
Miscellaneous bonds and stocks	7,000 00	Profit and loss	7,585 74
County warrants	1,259 50	Due depositors	218,447 93
Loans on real estate	51,752 00		
Loans on personal security (including overdrafts)	103,081 45		
Money on hand	45,823 80		
Due from banks and bankers	6,699 90		
Furniture and fixtures	2,000 00		
Other assets	4,821 86		
Total resources	\$246,033 67	Total liabilities	\$246,033 67

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$22,295 16	\$41,700 00
Trinity	1,300 00	1,920 00
Totals	\$23,595 16	\$43,620 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt	\$51,352 00	\$125,000 00
Del Norte	200 00	800 00
Totals	\$51,552 00	\$125,800 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
First mortgage bonds Eel River and Eureka Railroad.	\$7,000 00	\$7,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Time drafts, etc.	\$4,821 86

SEMI-ANNUAL REPORT OF

A. W. RANDALL, BANKER—EUREKA, HUMBOLDT COUNTY.

Showing his Financial Condition on the morning of July 1, 1888.

J. S. MURRAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$24,154 75	Capital paid in coin	\$20,000 00
Miscellaneous bonds and stocks	7,000 00	Reserve fund and profit and loss	9,102 78
Loans on real estate	68,103 00	Due depositors	268,359 52
Loans on personal security (including overdrafts)	138,133 67		
Money on hand	52,783 48		
Due from banks and bankers.	5,186 90		
Furniture and fixtures	2,100 50		
Total resources	\$297,462 30	Total liabilities	\$297,462 30

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$22,854 75	\$43,000 00
Trinity	1,300 00	1,920 00
Totals	\$24,154 75	\$44,920 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt	\$68,103 00	\$140,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Market Value.
Eel River and Eureka Railroad	\$7,000 00	\$7,000 00

SEMI-ANNUAL REPORT OF THE

WEST FALLBROOK BANKING COMPANY, BANKERS—FALLBROOK, SAN DIEGO COUNTY.

Showing its Financial Condition on the morning of July 1, 1888.

W. M. SCOTT, President.

A. J. CLARK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$5,718 00	Capital paid in coin	\$7,500 00
Loans on personal security (including overdrafts).....	9,234 39	Reserve fund and profit and loss.....	603 56
Money on hand	1,083 31	Due depositors	11,748 95
Due from banks and bankers.	2,774 64	Other liabilities.....	1,330 88
Furniture and fixtures	815 60		
Other assets.....	688 72		
To balance	868 73		
Total resources.....	\$21,183 39	Total liabilities	\$21,183 39

DETAILS.

The names of the partners are as follows: W. M. Scott, J. A. Pruett, F. W. Bartlett, and E. J. Johnson.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$5,718 00	\$28,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.	Market Value.
Fallbrook Brick Company	\$348 00	\$500 00
School orders.....	340 72	340 72
Totals.....	\$688 72	\$840 72

SEMI-ANNUAL REPORT OF

J. H. BURNHAM, BANKER—FOLSOM.

Showing his Financial Condition on the morning of January 1, 1888.

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$3,336 93	Capital paid in coin	\$10,000 00
United States bonds (4 per cent)	1,025 00	Reserve fund and profit and loss	2,053 80
State warrants	7,555 01	Due depositors	14,689 65
Loans on real estate.....	600 00		
Loans on stocks, bonds, and warrants	883 05		
Loans on personal security (including overdrafts)	5,542 53		
Money on hand	2,902 10		
Due from banks and bankers.....	4,190 94		
Furniture and fixtures	500 00		
Expenses and taxes	189 10		
Other assets.....	18 79		
Total resources.....	\$26,743 45	Total liabilities.....	\$26,743 45

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Sacramento	\$3,336 83	\$7,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento	\$600 00	\$2,400 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$1,000 00	\$1,025 00	\$1,260 00
State Controller's warrants on General Fund.....	7,555 01	7,555 01	7,517 45
Totals	\$8,555 01	\$8,580 01	\$8,777 45

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
State Controller's warrant on General Fund.....	\$883 05	\$883 05	\$878 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Suspense account.....	\$18 79

SEMI-ANNUAL REPORT OF

JAMES H. BURNHAM, BANKER—FOLSOM.

Showing his Financial Condition on the morning of July 1, 1888.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$3,126 83	Capital paid in coin.....	\$10,000 00
United States bonds	1,025 00	Reserve fund and profit and loss	2,677 82
Loans on personal security (including overdrafts)	6,400 00	Due banks and bankers	16,060 64
Money on hand	2,382 95		
Due from banks and bankers	15,276 08		
Furniture and fixtures	500 00		
Expenses and taxes	27 60		
Total resources.....	\$28,738 46	Total liabilities.....	\$28,738 46

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Sacramento	\$3,126 83	\$7,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$1,000 00	\$1,025 00	\$1,270 00

SEMI-ANNUAL REPORT OF

A. B. CARLOCK, BANKER—FORT JONES.

Showing his Financial Condition on the morning of January 1, 1888.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$7,805 37	Capital paid in coin	\$30,000 00
Miscellaneous bonds and stocks	1,000 00	Reserve fund and profit and loss	5,408 25
County warrants	618 75	Due depositors	27,389 91
Loans on real estate	7,455 25	Due banks and bankers	11,663 06
Loans on personal security (including overdrafts)	45,456 88		
Money on hand	10,133 07		
Furniture and fixtures	1,455 00		
Other assets	537 50		
Total resources	\$74,461 82	Total liabilities	\$74,461 82

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Siskiyou	\$7,805 37	\$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Siskiyou	\$7,455 25	\$1,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Pacific Surety Co., San Francisco	\$1,000 00	\$1,000 00	\$1,200 00
County school warrants	618 75	618 75	618 75
Totals	\$1,618 75	\$1,618 75	\$1,818 75

SEMI-ANNUAL REPORT OF

A. B. CARLOCK, BANKER—FORT JONES.

Showing his Financial Condition on the morning of July 1, 1888.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$7,805 37	Capital paid in coin	\$30,000 00
Miscellaneous bonds and stocks	1,000 00	Reserve fund and profit and loss	5,427 01
Loans on real estate	7,252 00	Due depositors	28,355 22
Loans on personal security (including overdrafts)	40,688 15	Due banks and bankers	4,788 29
Money on hand	9,832 50		
Furniture and fixtures	1,455 00		
Other assets	537 50		
Total resources	\$68,570 52	Total liabilities	\$68,570 52

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Siskiyou	\$7,805 37	\$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Siskiyou	\$7,252 00	\$15,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Pacific Surety Company, San Francisco	\$1,000 00	\$1,000 00	\$1,200 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.	Market Value.
Personal property	\$537 50	\$537 50

SEMI-ANNUAL REPORT OF

MESSRS. WEISSBEIN BROS. & CO., BANKERS—GRASS VALLEY,
NEVADA COUNTY.*Showing their Financial Condition on the morning of January 1, 1888.*

JOSEPH AND JACOB WEISSBEIN, Partners.

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$1,066 40	Capital paid in coin.....	\$30,000 00
Miscellaneous bonds and stocks.....	351 93	Reserve fund and profit and loss.....	4,786 93
County warrants.....	184 00	Due depositors.....	18,196 88
Loans on real estate.....	20,887 34	Due banks and bankers.....	17,414 50
Loans on stocks, bonds, and warrants.....	1,010 61		
Loans on personal security (including overdrafts).....	35,790 48		
Money on hand.....	7,050 05		
Due from banks and bankers.....	2,426 36		
Furniture and fixtures.....	1,000 00		
Other assets (gold dust).....	631 14		
Total resources.....	\$70,398 31	Total liabilities.....	\$70,398 31

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Nevada.....	\$1,066 40	\$1,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada, Yuba, and Placer.....	\$20,887 34	\$50,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Shares in sundry mining companies.....	\$5,760 00	\$351 93	\$702 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
2 shares Nevada County Narrow-Gauge Rail- road Company.....	\$2,000 00	\$1,010 61	\$2,000 00

SEMI-ANNUAL REPORT OF

MESSRS. WEISSBEIN BROS. & CO., BANKERS—GRASS VALLEY,
NEVADA COUNTY.*Showing their Financial Condition on the morning of July 1, 1888.*

JOSEPH AND JACOB WEISSBEIN, Partners.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,333 60	Capital paid in coin	\$30,000 00
Miscellaneous bonds and stocks	593 69	Reserve fund and profit and loss	9,036 93
County warrants	40 00	Due depositors	33,957 57
Loans on real estate	21,660 80	Due banks and bankers	10,741 07
Loans on stocks, bonds, and warrants	4,800 00		
Loans on personal security (including overdrafts)	39,670 28		
Money on hand	8,835 35		
Due from banks and bankers	528 50		
Furniture and fixtures	1,000 00		
Other assets	2,273 35		
Total resources	\$83,735 57	Total liabilities	\$83,735 57

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$3,000 00	\$3,000 00
Nevada	1,333 60	2,700 00
Totals	\$4,333 60	\$5,700 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada and Placer	\$21,660 80	\$50,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
2,352 shares Gold Hill Mining Co.	\$2,352 00	\$423 04	\$705 60
3,000 shares Tribute Mining Co.	3,000 00	175 93	300 00
Totals	\$5,352 00	\$598 97	\$1,005 60

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
2 Nevada County N. G. R. R. bonds	\$2,000 00	\$1,000 00	\$2,000 00
90 shares Oakland Gaslight and Heat Co. stock	9,000 00	1,500 00	3,300 00
40 shares Union Insurance Co.	4,000 00	2,000 00	4,100 00
5 shares S. V. W. Co.	500 00	300 00	500 00
Totals	\$15,500 00	\$4,800 00	\$9,900 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.	Market Value.
Gold bullion.....	\$2,273 35	\$2,317 35

SEMI-ANNUAL REPORT OF THE

CHILDRESS SAFE DEPOSIT COMPANY, BANKERS—LOS ANGELES.

Showing their Financial Condition on the morning of January 1, 1888.

W. S. & A. D. CHILDRESS, Partners.

A. D. CHILDRESS, Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$25,289 00	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	20,755 00	Reserve fund and undivided profits	17,492 67
Loans on personal security (including overdrafts)	172,643 21	Due depositors.....	224,785 88
Money on hand	87,606 80		
Due from banks and bankers.....	27,273 73		
Furniture and fixtures	8,710 81		
Total resources.....	\$342,278 55	Total liabilities.....	\$342,278 55

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$25,289 00	\$35,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Mission Land and Water Company.....	\$1,000 00	\$2,966 67
San Felipe Land and Water Company.....	100 00	3,688 33
Abstract Title Insurance Company.....	100 00	3,000 00
City Cab and Car Company.....	100 00	8,600 00
Board of Trade bonds	1,000 00	1,000 00
Grand Central Hotel stock		1,500 00
Totals	\$2,300 00	\$20,755 00

SEMI-ANNUAL REPORT OF THE

CHILDRESS SAFE DEPOSIT BANK OF LOS ANGELES.

Showing their Financial Condition on the morning of July 1, 1888.

A. D. CHILDRESS, Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$53,899 57	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	35,626 45	Reserve fund and profit and loss	26,727 79
Loans on personal security (including overdrafts).....	143,923 97	Due depositors	183,623 03
Money on hand	87,899 39	Due banks and bankers	10,998 56
Total resources	\$321,349 38	Total liabilities	\$321,349 38

SEMI-ANNUAL REPORT OF

MESSRS. DECKER, JEWETT & CO., BANKERS—MARYSVILLE.

Showing their Financial Condition on the morning of January 1, 1888.

P. DECKER, JOHN H. JEWETT, A. C. BINGHAM, Partners.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$3,808 37	Capital paid in coin	\$100,000 00
Loans on real estate	181,800 00	Profit and loss	13,730 29
Loans on other securities (grain, etc.)	3,875 00	Due depositors	301,120 63
Loans on personal security (including overdrafts)	164,004 58		
Money on hand	42,942 30		
Due from banks and bankers ..	10,277 17		
Furniture and fixtures	3,000 00		
Expenses and taxes	4,854 83		
Other assets	288 67		
Total resources	\$414,850 92	Total liabilities	\$414,850 92

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$45,500 00	\$121,000 00
Sutter	110,050 00	299,600 00
Yuba	26,250 00	57,500 00
Totals	\$181,800 00	\$478,100 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants	Par Value.
Yuba County warrants	\$3,808 37

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse	\$3,875 00	\$4,650 00

SEMI-ANNUAL REPORT OF

MESSRS. DECKER, JEWETT & CO., BANKERS—MARYSVILLE.

Showing their Financial Condition on the morning of July 1, 1888.

PETER DECKER, JNO. H. JEWETT, A. C. BINGHAM, Partners.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$168,750 00	Capital paid in coin.....	\$100,000 00
Loans on personal security (including overdrafts).....	192,972 21	Due depositors.....	257,375 07
Money on hand	33,036 46	Due banks and bankers.....	48,266 85
Due from banks and bankers	4,351 92	Other liabilities	174 60
Furniture and fixtures	3,000 00		
Expenses and taxes	1,906 45		
Other assets	1,799 48		
Total resources.....	\$405,816 52	Total liabilities.....	\$405,816 52

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte.....	\$45,400 00	\$130,000 00
Sutter.....	108,150 00	283,000 00
Yuba.....	15,200 00	42,000 00
Totals	\$168,750 00	\$455,000 00

SEMI-ANNUAL REPORT OF

MESSRS. RIDEOUT & SMITH, BANKERS—MARYSVILLE, ORO-
VILLE, AND GRIDLEY.*Showing their Financial Condition on the morning of January 1, 1888.*

N. D. & NORMAN RIDEOUT, Partners.

C. S. BROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$58,415 00	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	30,000 00	Surplus	100,704 49
County warrants	33,585 44	Due depositors	915,273 24
Loans on real estate	169,350 17	Due banks and bankers	23,769 16
Loans on stocks, bonds, and warrants	41,738 08	Other liabilities	35 10
Loans on other securities (grain, etc.)	97,118 23		
Loans on personal security (including overdrafts)	671,914 61		
Money on hand	137,225 46		
Due from banks and bankers	89,886 59		
Furniture and fixtures	7,191 97		
Other assets	3,356 44		
Total resources	\$1,339,781 99	Total liabilities	\$1,339,781 99

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Yuba	\$49,415 00	\$50,000 00
Butte	9,000 00	12,000 00
Totals	\$58,415 00	\$62,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$50,091 36	\$84,515 65
Colusa	76,108 81	175,000 00
Yuba	12,250 00	27,400 00
Modoc	4,400 00	9,000 00
Sutter	26,500 00	35,500 00
Totals	\$169,350 17	\$331,415 65

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants	\$33,585 44	\$33,605 44
300 shares Marysville Woolen Factory	30,000 00	36,000 00
Totals	\$66,585 44	\$69,605 44

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
19 shares Marysville Woolen Factory	\$1,900 00	\$1,500 00	\$2,085 00
20 shares Bank of Butte County	2,000 00	1,400 00	2,500 00
20 shares Farmers Bank of Wheatland	500 00	300 00	500 00
160 shares Bank of Willows	16,000 00	3,200 00	20,000 00
90 shares Starr & Company	9,000 00	4,500 00	8,100 00
40 shares Pioneer Milling Company	4,000 00	3,000 00	3,600 00
10 bonds Spring Valley Hydraulic Gold Co.	10,000 00	10,000 00	10,000 00
2,874 shares Oroville Water Company's stock ..	28,740 00	15,588 08	28,740 00
19,750 shares Abietine Medical Company's stock ..	39,500 00	2,250 00	4,937 50
Totals	\$111,640 00	\$41,738 08	\$80,462 50

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Grain	\$97,118 23	\$161,304 00
Description of the "Other Assets."	Amount on Books.	Market Value.
Forty miles telephone line	\$1,529 99	\$2,000 00

SEMI-ANNUAL REPORT OF

MESSRS. RIDEOUT & SMITH, BANKERS—MARYSVILLE, OROVILLE, AND GRIDLEY.

Showing their Financial Condition on the morning of July 1, 1888.

N. D. RIDEOUT, NORMAN RIDEOUT, Partners.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$58,400 00	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	30,000 00	Reserve fund and profit and loss	125,502 77
County warrants	5,363 63	Due depositors	671,795 07
Loans on real estate	222,414 46	Due banks and bankers	364,242 61
Loans on stocks, bonds, and warrants	16,600 00	Other liabilities	233 82
Loans on grain, etc.	36,925 22		
Loans on personal security (including overdrafts)	1,015,685 42		
Money on hand	48,268 72		
Due from banks and bankers ..	18,176 34		
Furniture and fixtures	7,191 97		
Other assets	2,748 51		
Total resources	\$1,461,774 27	Total liabilities	\$1,461,774 27

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Yuba	\$49,400 00	\$50,000 00
Butte	9,000 00	9,000 00
Totals	\$58,400 00	\$59,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba	\$16,400 00	\$25,000 00
Butte	18,975 09	35,000 00
Sutter	117,000 00	200,000 00
Colusa	70,039 37	150,000 00
Totals	\$222,414 46	\$410,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
300 shares Marysville Woolen Factory	\$30,000 00	\$30,000 00	\$36,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
20 shares Bank of Butte County	\$2,000 00	\$1,500 00	\$2,500 00
33 shares Marysville Woolen Factory	3,300 00	3,000 00	3,950 00
10 shares Buckeye Mill Company	1,000 00	500 00	750 00
20 shares Pioneer Milling Company	2,000 00	1,000 00	1,500 00
1,875 shares Oroville Water Company	18,750 00	9,000 00	28,125 00
12,750 shares Abietine Medical Company	25,500 00	1,000 00	6,300 00
15 shares Coöperative Union Warehouse—Biggs	1,500 00	600 00	1,500 00
Totals	\$54,050 00	\$16,600 00	\$44,625 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse	\$36,925 22	\$60,035 00
Description of the "Other Assets."	Amount on Books.	Market Value.
Forty miles telephone lines in Butte and Yuba Counties	\$1,488 92	\$2,000 00
Checks in course of collection	1,269 59	1,269 59
Totals	\$2,758 51	\$3,269 59

SEMI-ANNUAL REPORT OF

G. W. FOX, BANKER—MURIETTA, SAN DIEGO COUNTY.

Showing his Financial Condition on the morning of July 1, 1888.

G. W. FOX, President.

W. E. CHAPMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$8,059 29	Capital paid in coin	\$1,121 36
Loans on real estate	10,750 63	Reserve fund and profit and loss	1,996 87
Loans on personal security (including overdrafts)	865 88	Due depositors	9,277 82
Money on hand	1,278 09	Due banks and bankers	4,500 00
Due from banks and bankers	1,347 67	Other liabilities	7,905 54
Furniture and fixtures	736 60		
Expenses and taxes	1,136 45		
Other assets	626 98		
Total resources	\$24,801 59	Total liabilities	\$24,801 59

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Diego	\$8,059 29	\$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$10,750 63	\$15,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.
Horses, buggies, and harness	\$626 98

SEMI-ANNUAL REPORT OF

MESSRS. JAS. H. GOODMAN & CO., BANKERS—NAPA CITY.

Showing their Financial Condition on the morning of January 1, 1888.

Resources.	Amount.	Liabilities.	Amount.
United States bonds.....	\$1,400 00	Capital paid in coin	\$200,000 00
Loans on real estate.....	183,709 02	Reserve fund.....	32,101 43
Loans on other securities (grain, etc.).....	96,574 06	Due depositors.....	514,468 11
Loans on personal security (including overdrafts).....	435,901 02	Other liabilities (certificates of deposit).....	21,982 08
Money on hand.....	46,753 77		
Checks and other cash items.....	4,213 75		
Total resources.....	\$768,551 62	Total liabilities.....	\$768,551 62

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa and Lake	\$183,709 02	\$347,035 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.
United States bonds	\$1,400 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts on grain	\$96,574 06	\$111,560 00

SEMI-ANNUAL REPORT OF

MESSRS. JAS. H. GOODMAN & CO., BANKERS—NAPA CITY.

Showing their Financial Condition on the morning of July 1, 1888.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$209,999 37	Capital paid in coin	\$200,000 00
Loans on stocks, bonds, and warrants	28,617 70	Reserve fund and profit and loss	32,830 71
Loans on other securities (grain, etc.)	75,456 40	Due depositors	445,495 08
Loans on personal security (including overdrafts)	366,349 92	Other liabilities (certificate of deposit)	25,784 15
Money on hand	23,686 55		
Total resources	\$704,109 94	Total liabilities	\$704,109 94

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa and Lake	\$209,999 37	\$390,735 00

SEMI-ANNUAL REPORT OF

MESSRS. SEELEY & BICKFORD, BANKERS—NAPA CITY.

Showing their Financial Condition on the morning of January 1, 1888.

C. B. SEELEY, L. A. BICKFORD, Partners.

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$1,951 70	Capital paid in coin.....	\$28,130 00
County warrants.....	2,565 12	Profit and loss.....	3,959 69
Loans on real estate.....	14,583 86	Due depositors.....	31,283 32
Loans on personal security (including overdrafts).....	37,359 94	Due banks and bankers	3,721 96
Money on hand.....	8,134 35		
Furniture and fixtures.....	2,500		
Total resources.....	\$67,094 97	Total liabilities.....	\$67,094 97

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.
Napa	\$1,951 70

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$14,583 86	\$45,400 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
.....	\$2,246 87	\$2,565 12

SEMI-ANNUAL REPORT OF

MESSRS. SEELEY & BICKFORD, BANKERS—NAPA CITY.

Showing their Financial Condition on the morning of July 1, 1888.

C. B. SEELEY, L. A. BICKFORD, Partners.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,405 00	Capital paid in coin	\$28,251 88
County warrants	962 25	Reserve fund and profit and loss	10,955 96
Loans on real estate	11,059 78	Due depositors	27,701 83
Loans on personal security (including overdrafts)	47,012 32	Due banks and bankers	1,122 33
Money on hand	4,092 65		
Furniture and fixtures	2,500 00		
Total resources	\$68,032 00	Total liabilities	\$68,032 00

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Napa	\$2,405 00	\$2,405 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$11,059 78	\$35,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants	\$914 14	\$962 25

SEMI-ANNUAL REPORT OF THE

BANK OF PASO ROBLES.

Showing its Financial Condition on the morning of July 1, 1888.

D. SPEYER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$24,189 28	Capital paid in coin.....	\$50,000 00
Loans on personal security (including overdrafts).....	74,855 06	Reserve fund and profit and loss	1,634 83
Money on hand	12,952 42	Due depositors.....	61,168 69
Due from banks and bankers.	254 17	Due banks and bankers.....	2,846 32
Furniture and fixtures	1,402 62		
Expenses and taxes	1,996 29		
Total resources.....	\$115,649 84	Total liabilities.....	\$115,649 84

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey and San Luis Obispo.....	\$24,189 28	\$24,189 28

SEMI-ANNUAL REPORT OF

MESSRS. WM. HILL & SON, BANKERS—PETALUMA.

Showing their Financial Condition on the morning of January 1, 1888.

WM. HILL. A. B. HILL.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$134,233 10	Capital paid in coin	\$145,000 00
Loans on personal security (including overdrafts)	102,085 31	Profit and loss	10,110 95
Money on hand	15,517 23	Due depositors	77,954 11
Furniture and fixtures	1,390 00	Due banks and bankers	22,583 73
Expenses and taxes	2,423 15		
Total resources	\$255,648 79	Total liabilities	\$255,648 79

LOANS ON REAL ESTATE BY COUNTIES.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$114,233 10	\$254,500 00
Tulare	2,000 00	6,000 00
Mendocino	5,000 00	10,000 00
Marin	13,000 00	25,000 00
Totals	\$134,233 10	\$295,500 00

SEMI-ANNUAL REPORT OF

MESSRS. WM. HILL & SON, BANKERS—PETALUMA.

Showing their Financial Condition on the morning of July 1, 1888.

WM. HILL, A. B. HILL, Partners.

A. B. HILL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate debt	\$11,000 00	Capital paid in coin	\$150,000 00
Loans on real estate	114,745 15	Reserve fund and profit and loss	11,036 10
Loans on personal security (including overdrafts)	148,006 80	Due depositors	125,882 61
Money on hand	27,784 04	Due banks and bankers	16,560 58
Furniture and fixtures	1,390 00		
Expenses and taxes	553 30		
Total resources	\$303,479 29	Total liabilities	\$303,479 29

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$11,000 00	\$11,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$94,745 15	\$195,500 00
Tulare	2,000 00	6,000 00
Mendocino	5,000 00	10,000 00
Marin	13,000 00	25,000 00
Totals	\$114,745 15	\$236,500 00

SEMI-ANNUAL REPORT OF

MESSRS. MIERSON & JEWELL, BANKERS—PLACERVILLE,
EL DORADO COUNTY.*Showing their Financial Condition on the morning of January 1, 1888.*

A. MIERSON, Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$8,150 00	Capital paid in coin	\$75,000 00
United States bonds	3,024 00	Reserve fund and profit and loss	8,392 05
Miscellaneous bonds and stocks	675 00	Due depositors	15,546 80
County warrants	1,340 40	Other liabilities	5,250 00
Loans on real estate	7,669 00		
Loans on other securities (grain, etc.)	1,550 00		
Loans on personal security (including overdrafts)	13,275 00		
Money on hand	6,876 45		
Due from banks and bankers	3,845 50		
Furniture and fixtures	1,450 00		
Other assets	56,333 50		
Total resources	\$104,188 85	Total liabilities	\$104,188 85

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
El Dorado	\$5,150 00	\$7,650 00
San Francisco	1,000 00	500 00
Totals	\$6,150 00	\$8,150 00

• LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
El Dorado	\$7,669 00	\$7,669 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$2,400 00	\$3,024 00	\$3,024 00
Union Loan Association stock	600 00	600 00	675 00
Jurors' certificates	115 40	115 40	115 40
School warrants	1,225 00	1,167 50	1,225 00
Totals	\$4,340 40	\$4,906 90	\$5,039 40

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Diamonds and jewelry	\$1,550 00	\$2,000 00
Description of the "Other Assets."		Amount on Books.
Merchandise account		\$55,500 00
Book accounts		6,000 00
Loans		7,275 00
Bullion		833 50
Total		\$69,608 50

SEMI-ANNUAL REPORT OF

MESSRS. MIERSON & JEWELL, BANKERS—PLACERVILLE.

Showing their Financial Condition on the morning of July 1, 1888.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$12,500 00	Capital paid in coin	\$75,000 00
Miscellaneous bonds and stocks	800 00	Reserve fund and profit and loss	12,199 30
County warrants	155 00	Due depositors	30,316 45
Loans on real estate	7,619 00	Due banks and bankers	3,000 00
Loans on other securities (grain, etc.)	1,718 50	Other liabilities	5,433 00
Loans on personal security (including overdrafts)	15,095 25		
Money on hand	14,381 30		
Checks and other cash items	9,433 85		
Furniture and fixtures	1,500 00		
Other assets	62,745 85		
Total resources	\$125,948 75	Total liabilities	\$125,948 75

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
El Dorado	\$9,000 00	\$12,000 00
San Francisco	1,000 00	500 00
Totals	\$10,000 00	\$12,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
El Dorado	\$7,619 00	\$7,619 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Union Loan Association	\$650 00	\$800 00
Road warrants	155 00	155 00
Totals	\$805 00	\$955 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Diamonds and jewelry	\$1,718 50	\$2,500 00

Description of the "Other Assets."	Amount on Books.	Market Value.
Merchandise	\$61,500 00	} \$77,841 10
Book accounts	6,450 00	
Bullion	1,245 85	
Loans	8,645 25	
Totals	\$77,841 10	\$77,841 10

SEMI-ANNUAL REPORT OF

HERBERT KRAFT, BANKER—RED BLUFF.

Showing his Financial Condition on the morning of January 1, 1888.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$282,340 74	Capital paid in coin	\$825,486 05
Miscellaneous stocks and bonds	10,500 00	Due depositors	77,943 32
County warrants	1,356 29	Due banks and bankers	1,890 24
Loans on real estate	287,031 33		
Loans on other securities (grain, etc.)	8,370 22		
Loans on personal security (including overdrafts)	266,291 98		
Money on hand	7,978 94		
Due from banks and bankers	890 29		
Furniture and fixtures	2,205 30		
Other assets	38,354 52		
Total resources	\$905,319 61	Total liabilities	\$905,319 61

INVESTED IN REAL ESTATE.

County Situated In.	Cost on Books.	Market Value.
Tehama	\$208,283 45	\$350,000 00
Colusa	30,276 31	60,000 00
Del Norte	31,811 14	150,000 00
Siskiyou	405 00	405 00
Shasta	11,564 84	20,000 00
Totals	\$282,340 74	\$580,405 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama	\$223,581 33	\$337,492 00
Modoc	37,750 00	75,000 00
Colusa	4,500 00	7,200 00
Lassen	2,800 00	4,000 00
Shasta	10,200 00	20,000 00
Humboldt and Nevada	8,200 00	15,000 00
Totals	\$287,031 33	\$458,692 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Tehama County Bank stock	\$10,500 00	\$12,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Grain	\$7,480 22	\$10,000 00
Brick	890 00	1,500 00
Totals	\$8,370 22	\$11,500 00
Description of the "Other Assets."		Amount on Books.
Wheat, barley, cattle, etc.		\$38,354 52

SEMI-ANNUAL REPORT OF

HERBERT KRAFT, BANKER—RED BLUFF.

Showing his Financial Condition on the morning of July 1, 1888.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$286,258 11	Capital paid in coin	\$825,486 05
Miscellaneous bonds and stocks	10,270 50	Due depositors	76,448 76
Loans on real estate	330,498 00	Due banks and bankers	21,239 58
Loans on other securities (grain, etc.)	8,332 00	Other liabilities	33,082 36
Loans on personal security (including overdrafts)	294,714 19		
Money on hand	20,168 39		
Due from banks and bankers	1,138 21		
Furniture and fixtures	2,230 30		
Expenses and taxes	1,053 12		
Other assets	1,593 93		
Total resources	\$956,256 75	Total liabilities	\$956,256 75

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Tehama	\$203,293 23	\$350,000 00
Colusa	30,276 31	60,000 00
Del Norte	44,528 02	150,000 00
Shasta	6,755 55	25,000 00
Siskiyou	405 00	600 00
Lassen	1,000 00	1,000 00
Totals	\$286,258 11	\$586,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama	\$250,835 00	\$400,000 00
Modoc	45,650 00	100,000 00
Lassen	2,000 00	3,000 00
Colusa	4,500 00	7,500 00
Shasta	13,513 00	20,000 00
Humboldt and Lander, Nevada	14,000 00	25,000 00
Totals	\$330,498 00	\$555,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Tehama County Bank stock	\$10,500 00	\$10,250 50

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Grain receipts, etc.	\$2,500 00	\$3,000 00
Notes and notes secured by mortgages	5,782 00	10,500 00
Totals	\$8,282 00	\$13,500 00

Description of the "Other Assets."	Amount on Books.
Personal property	\$891 25
Profit and loss	237 00
Grain	373 68
School orders	92 00
Total	\$1,593 93

SEMI-ANNUAL REPORT OF

MESSRS. THOS. BAKEWELL & SONS—RIVERSIDE, SAN BERNARDINO COUNTY.

Showing their Financial Condition on the morning of January 1, 1888.

THOS. BAKEWELL, THOS. BAKEWELL, Jr., DALE BAKEWELL, CHAS. M. BAKEWELL, Partners. DALE BAKEWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$820 00	Capital paid in coin	\$12,500 00
Loans on real estate	550 00	Due depositors	11,321 15
Loans on personal security (including overdrafts)	16,604 77	Due banks and bankers	3,000 00
Money on hand	2,831 91		
Due from banks and bankers	4,097 90		
Furniture and fixtures	1,725 64		
Expenses and taxes	190 93		
Total resources	\$26,821 15	Total liabilities	\$26,821 15

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$550 00	\$682 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Riverside and Arlington Railway Company	\$1,000 00	\$305 00	\$305 00
Riverside Gas and Electric Light Company	1,000 00	515 00	515 00
Totals	\$2,000 00	\$820 00	\$820 00

SEMI-ANNUAL REPORT OF

MESSRS. THOS. BAKEWELL & SONS—RIVERSIDE, SAN BERNARDINO COUNTY.

Showing their Financial Condition on the morning of July 1, 1888.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$2,456 90	Capital paid in coin	\$12,500 00
Miscellaneous bonds and stocks	1,695 00	Due depositors	18,778 12
Loans on personal security (including overdrafts)	16,315 86	Other liabilities	7,739 69
Money on hand	11,334 72		
Due from banks and bankers	2,484 30		
Furniture and fixtures	1,725 64		
Other assets	3,005 39		
Total resources	\$39,017 81	Total liabilities	\$39,017 81

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Diego	\$2,456 90	\$8,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Riverside Gas Company	\$1,265 00	\$1,265 00
Riverside and Arlington Railroad Company	305 00	305 00
Tribune Publishing Company	250 00	250 00
Totals	\$1,695 00	\$1,695 00

SEMI-ANNUAL REPORT OF THE

BANK OF SAN BERNARDINO.

Showing its Financial Condition on the morning of January 1, 1888.

LEWIS JACOBS, San Bernardino, LEWIS MEYERSTEIN, ISIDOR LOWENBERG,
San Francisco, Partners. LEWIS JACOBS, Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$2,635 00	Capital paid in coin	\$100,000 00
United States bonds	6,550 00	Reserve fund	95,493 00
Miscellaneous bonds and stocks	3,909 25	Due depositors	351,814 35
County warrants	2,405 20	Due banks and bankers	12,457 90
Loans on real estate	94,940 00		
Loans on stocks, bonds, and warrants	31,200 00		
Loans on personal security (including overdrafts)	278,176 32		
Money on hand	73,573 88		
Due from banks and bankers	53,891 52		
Furniture, fixtures, and vault	1,975 20		
Interest accrued	10,420 38		
Other assets	85 50		
Total resources	\$559,765 25	Total liabilities	\$559,765 25

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Bernardino	\$2,635 00	\$9,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Bernardino	\$94,940 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
United States 4 per cent bonds	\$6,550 00
30 shares stock London, Paris, and American Bank	3,909 25
Total	\$10,459 25

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
Stock in sundry county water companies	\$31,200 00

SEMI-ANNUAL REPORT OF THE

BANK OF SAN BERNARDINO—SAN BERNARDINO, SAN BERNARDINO COUNTY.

Showing its Financial Condition on the morning of July 1, 1888.

LEWIS JACOBS, San Bernardino, LEWIS MEYERSTEIN, ISIDOR LOWENBERG, San Francisco, Partners. LEWIS JACOBS, Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$2,635 00	Capital paid in coin	\$100,000 00
United States bonds	6,550 00	Reserve fund	98,830 91
Miscellaneous bonds and stocks	3,909 25	Due depositors	231,360 06
County warrants	233 40	Due banks and bankers	23,576 20
Loans on real estate	89,842 00	Undivided profits	11,396 00
Loans on stocks, bonds, and warrants	39,485 00		
Loans on personal security (including overdrafts)	259,486 37		
Money on hand	41,401 54		
Due from banks and bankers	8,108 31		
Furniture and fixtures	1,975 20		
Interest accrued	11,396 00		
Other assets (gold dust)	141 10		
Total resources	\$465,163 17	Total liabilities	\$465,163 17

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Bernardino	\$2,635 00	\$15,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Bernardino	\$89,842 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$5,500 00	\$6,550 00	\$6,985 00
Fifty shares of stock of London and American Bank	Bought at par	\$3,909 25	High prem'n.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
Bear Valley Land and Water Company	} \$39,485 00
North Fork Water Company	
Sunnyside Ditch Company	
Mill Creek Company	
Redland Water Company	
Redland, Lugonia, and Crafton Dam Water Company	

SEMI-ANNUAL REPORT OF

MESSRS. WILLIAM COLLINS & SONS, BANKERS—SAN BUENA-
VENTURA.*Showing their Financial Condition on the morning of January 1, 1888.*WM. COLLINS, J. S. COLLINS, D. EDWARD COLLINS, Partners.
J. S. COLLINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate, including bank building.....	\$18,500 00	Capital paid in coin.....	\$100,000 00
County warrants.....	1,430 77	Reserve fund.....	2,369 08
Loans on real estate.....	86,506 00	Due depositors.....	147,890 84
Loans on other securities (grain, etc.).....	3,250 00		
Loans on personal security (including overdrafts).....	73,659 27		
Money on hand.....	48,999 92		
Due from banks and bankers.....	15,413 96		
Furniture and fixtures.....	2,500 00		
Total resources.....	\$250,259 92	Total liabilities.....	\$250,259 92

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Ventura	\$8,000 00	\$15,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura	\$86,506 00	\$173,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.
County school warrants.....	\$1,430 77

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts.....	\$3,250 00	\$1,250 00
Description of the "Other Assets."		Amount on Books.
Call loans.....		\$5,899 02

SEMI-ANNUAL REPORT OF

MESSRS. WILLIAM COLLINS & SONS, BANKERS—SAN BUENA-
VENTURA.*Showing their Financial Condition on the morning of July 1, 1888.*WM. COLLINS, J. S. COLLINS, D. EDWARD COLLINS, Partners.
J. S. COLLINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$18,500 00	Capital paid in coin.....	\$100,000 00
County warrants	350 00	Reserve fund.....	12,024 23
Loans on real estate	74,226 50	Due depositors.....	148,867 10
Loans on stocks, bonds, and warrants	20,000 00	Due banks and bankers.....	929 47
Loans on other securities (grain, etc.).....	1,350 00		
Loans on personal security (including overdrafts).....	102,200 14		
Money on hand	30,958 28		
Due from banks and bankers.....	11,735 88		
Furniture and fixtures	2,500 00		
Total resources.....	\$261,820 80	Total liabilities.....	\$261,820 80

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Ventura	\$8,000 00	\$11,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura	\$74,226 50	\$115,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County school warrants.....	\$350 00	\$350 00	\$371 00
Ventura sewer bonds.....	20,000 00	20,000 00	20,500 00
Totals	\$20,350 00	\$20,350 00	\$20,871 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on Other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts	\$1,350 00	\$2,600 00
Description of the "Other Assets."	Amount on Books.	Market Value.
Call loans	\$17,626 63	\$17,626 63

SEMI-ANNUAL REPORT OF

MESSRS. BELLOC & CO., BANKERS—SAN FRANCISCO.

Showing their Financial Condition on the morning of January 1, 1888.

HIPPOLYTE BELLOC, Sole Partner.

H. BARROILHET, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$53,277 80	Capital paid in coin in San Francisco	\$396,946 63
Miscellaneous bonds and stocks	10,278 09	Reserve fund and profit and loss	34,542 54
Loans on real estate	65,000 00	Due depositors	286,614 51
Loans on personal security (including overdrafts)	479,027 12	Other liabilities	45,298 57
Money on hand	61,340 43		
Furniture and fixtures	1,172 00		
Expenses and taxes	15,569 68		
Other assets in California	77,737 13		
Total resources	\$763,402 25	Total liabilities	\$763,402 25

SEMI-ANNUAL REPORT OF

MESSRS. BELLOC & CO.—SAN FRANCISCO.

Showing their Financial Condition on the morning of July 1, 1888.

H. BELLOC, Sole Partner.

H. BARROILHET, Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$79,000 00	Capital paid in coin	\$434,056 80
Miscellaneous bonds and stocks	19,843 80	Profit and loss	15,444 95
Loans on personal security (including overdrafts)	553,980 19	Due depositors	267,008 49
Money on hand	103,163 75	Other liabilities	70,530 41
Due from banks and bankers	4,650 38		
Furniture and fixtures	1,054 00		
Expenses and taxes	6,142 83		
Other assets	19,205 70		
Total resources	\$787,040 65	Total liabilities	\$787,040 65

The house of Belloc & Co., doing a banking business in San Francisco, consists only of Mr. H. Belloc, who does business also in Paris, France, under the name of Belloc & Co., having large general assets in Paris, exceeding in value the sum of \$500,000.

SEMI-ANNUAL REPORT OF

MESSRS. DONOHUE, KELLY & CO., BANKERS—SAN FRANCISCO.

Showing their Financial Condition on the morning of January 1, 1888.

JOSEPH A. DONOHUE, EUGENE KELLY, JOSEPH A. DONOHUE, JR., HOWARD HAVENS, JOHN W. FLOOD, Partners.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,201 53	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	372,674 95	Profit and loss	57,563 58
Loans on stocks, bonds, and warrants	45,799 39	Due depositors	1,954,942 33
Loans on other securities (grain, etc.)	127,335 25	Due banks and bankers	1,798 28
Loans on personal security (including overdrafts)	1,043,289 92		
Money on hand	576,575 32		
Due from banks and bankers	112,168 00		
Furniture and fixtures	6,296 66		
Expenses and taxes	16,963 17		
Total resources	\$2,314,304 19	Total liabilities	\$2,314,304 19

SEMI-ANNUAL REPORT OF

MESSRS. DONOHUE, KELLY & CO., BANKERS—SAN FRANCISCO.

Showing their Financial Condition on the morning of July 1, 1888.

JOSEPH A. DONOHUE, EUGENE KELLY, JOSEPH A. DONOHUE, JR., HOWARD HAVENS, JOHN W. FLOOD, Partners.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$13,005 28	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	290,176 25	Profit and loss	60,438 78
Loans on stocks, bonds, and warrants	132,920 85	Due depositors	1,884,299 73
Loans on other securities (grain, etc.)	24,830 00	Due banks and bankers	71,964 57
Loans on personal security (including overdrafts)	1,244,761 16		
Money on hand	562,488 19		
Due from banks and bankers	42,224 69		
Interest accrued	6,296 66		
Total resources	\$2,316,703 08	Total liabilities	\$2,316,703 08

SEMI-ANNUAL REPORT OF

MESSRS. TALLANT & CO., BANKERS—SAN FRANCISCO.

Showing their Financial Condition on the morning of January 1, 1888.

JOHN D. TALLANT AND JOHN McKEE, Managers.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$5,056 75	Capital paid in coin	\$300,000 00
Loans on real estate	110,183 00	Reserve fund and profit and loss	71,038 12
Loans on stocks, bonds, and warrants	126,158 28	Due depositors	1,082,012 65
Loans on other securities	175,859 64	Due banks and bankers	138,927 27
Loans on personal security (including overdrafts)	878,553 97		
Money on hand	249,828 14		
Due from banks and bankers	23,507 18		
Furniture and fixtures	900 00		
Expenses and taxes	21,931 08		
Total resources	\$1,591,978 04	Total liabilities	\$1,591,978 04

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$5,056 75	\$7,500 00

SEMI-ANNUAL REPORT OF

MESSRS. TALLANT & CO., BANKERS—SAN FRANCISCO.

Showing their Financial Condition on the morning of July 1, 1888.

JOHN D. TALLANT AND JOHN McKEE, Managers.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$5,364 44	Capital paid in coin	\$325,000 00
Loans on real estate.....	71,725 00	Profit and loss	54,689 91
Loans on stocks, bonds, and warrants	90,662 34	Due depositors.....	1,234,571 93
Loans on other securities (grain, etc.).....	167,061 14	Due banks and bankers	136,407 44
Loans on personal security (including overdrafts)	1,021,454 43		
Money on hand	364,890 83		
Due from banks and bankers.	18,028 17		
Furniture and fixtures	900 00		
Expenses and taxes	10,582 93		
Total resources.....	\$1,750,669 28	Total liabilities.....	\$1,750,669 28

DETAILS.

The firm of Tallant & Co. is composed of the following persons: Mrs. Elizabeth Tallant, Mrs. Elizabeth Tallant Brice, Miss Jane Tallant, Miss Anne Tallant, John McKee, John D. Tallant, Fred. W. Tallant. H. P. Cottingham, Book-keeper.

SEMI-ANNUAL REPORT OF

MESSRS. U. M. GORDON & CO., BANKERS—SAN RAFAEL.

Showing their Financial Condition on the morning of January 1, 1888.

U. M. GORDON, A. P. HOTALING, Partners.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$15,915 10	Capital paid in coin	\$142,734 83
Miscellaneous bonds and stocks	37,099 04	Profit and loss	44,112 72
County warrants	2,305 56	Due depositors	267,591 00
Loans on real estate	166,893 93		
Loans on personal security (including overdrafts)	72,027 58		
Money on hand	146,139 69		
Due from banks and bankers.	4,207 42		
Other assets	9,850 23		
Total resources	\$454,438 55	Total liabilities	\$454,438 55

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Marin	\$15,915 00	\$19,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin	\$166,893 93	\$320,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
77 shares Tomales Bank stock	\$7,700 00	\$13,552 00	\$13,552 00
173 shares Marin County Water Co. stock	17,300 00	5,275 00	8,650 00
30 Marin County refunding bonds	15,000 00	15,375 00	15,375 00
359 shares Mayflower mining stock	35,900 00	2,237 25	2,237 25
10 county and town tax certificates	109 79	109 79	160 00
State Controller's warrants	51 00	50 00	51 00
32 shares North Pacific Coast Telephone Com- pany stock	3,200 00	500 00	500 00
Totals	\$79,260 79	\$37,099 04	\$40,425 25

SEMI-ANNUAL REPORT OF

MESSRS. U. M. GORDON & CO., BANKERS—SAN RAFAEL,
MARIN COUNTY.*Showing their Financial Condition on the morning of July 1, 1888.*

U. M. GORDON, A. P. HOTALING, Partners.

S. M. AUGUSTINE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$68,010 16	Capital paid in coin	\$215,790 57
Miscellaneous bonds and stocks	49,495 32	Reserve fund and profit and loss	34,744 60
County warrants	289 45	Due depositors	174,958 68
Loans on real estate	172,446 83		
Loans on stocks, bonds, and warrants	2,750 00		
Loans on personal security (including overdrafts)	54,751 84		
Money on hand	64,502 25		
Other assets	13,248 00		
Total resources	\$425,493 85	Total liabilities	\$425,493 85

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Marin	\$68,010 16	\$80,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin	\$172,446 83	\$350,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
77 shares Tomales Bank stock	\$7,700 00	\$14,130 00	\$14,130 00
173 shares Marin County Water Co. stock	17,300 00	8,650 00	8,650 00
30 Marin County refunding bonds	15,000 00	15,300 00	15,300 00
359 shares mining stock	35,900 00	2,506 50	2,506 50
Saucelito school bonds	8,240 00	8,240 00	8,240 00
County and town tax certificates	68 82	68 82	68 82
2 shares Pioneer Mill and Lumber Co. stock	200 00	100 00	150 00
Totals	\$84,408 82	\$48,995 32	\$49,065 32

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
87 shares Pioneer Mill and Lumber Co.-----	\$8,700 00	\$2,750 00	\$6,525 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.	Market Value.
Interest due, mostly from mortgages -----	\$13,248 00	\$13,248 00

SEMI-ANNUAL REPORT OF THE

FARMERS BANK AND TRUST COMPANY—SAN LUIS OBISPO.

Showing its Financial Condition on the morning of January 1, 1888.

R. E. JACK, ISAAC GOLDTREE, S. P. STOW, Partners.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$5,835 82	Capital paid in coin	\$74,858 27
Loans on real estate.....	31,250 74	Profit and loss	4 62
Loans on personal security (including overdrafts)	365,876 07	Due depositors	492,152 34
Money on hand	122,252 04	Due banks and bankers	490 57
Due from banks and bankers	36,704 53	Other liabilities	2,001 57
Furniture and fixtures	1,750 00		
Expenses and taxes	1,856 37		
Other assets.....	3,981 80		
Total resources.....	\$569,507 37	Total liabilities.....	\$569,507 37

SEMI-ANNUAL REPORT OF THE

STOCKTON BANK.

Showing its Financial Condition on the morning of July 1, 1888.

ROBERT K. REID, GEO. W. TRAHAM, Partners.

R. W. TULLY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and warrants	\$27,620 40	Capital paid in coin	\$40,000 00
Loans on personal security (including overdrafts)	28,884 38	Due depositors	18,312 93
Money on hand	1,875 23	Due banks and bankers	8 56
Furniture and fixtures	1,000 00	Bills payable	26,600 00
Interest	7,246 81		
Expenses and taxes	13,358 09		
Profit and loss	4,936 58		
Total resources	\$84,921 49	Total liabilities	\$84,921 49

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Stockton National Bank stock, Bank of Stockton stock	\$27,620 40	\$27,620 40	\$27,620 40

SEMI-ANNUAL REPORT OF

MESSRS. HORSTMAN BROS. & SEEMAN, BANK OF TEMPLETON—SAN LUIS OBISPO COUNTY.

*Showing their Financial Condition on the morning of July 27, 1888.*C. W. HORSTMAN, A. F. HORSTMAN, A. P. SEEMAN, Partners.
A. F. HORSTMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on personal security (including overdrafts)-----	\$9,360 31	Capital paid in coin -----	\$10,094 56
Money on hand -----	2,262 40	Reserve fund and profit and loss -----	59 19
Due from banks and bankers.	3,002 24	Due depositors-----	4,471 20
Total resources -----	\$14,624 95	Total liabilities-----	\$14,624 95

SEMI-ANNUAL REPORT OF

A. F. REDEMEYER, BANKER—UKIAH.

Showing his Financial Condition on the morning of January 1, 1888.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$25,000 00	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks	4,600 00	Reserve fund	11,752 00
County warrants	1,100 00	Due depositors	4,190 00
Loans on real estate	110,000 00	Other liabilities	31,957 00
Loans on other securities (grain, etc.)	4,000 00		
Money on hand	400 00		
Due from banks and bankers	135 75		
Expenses and taxes	2,663 25		
Total resources	\$147,899 00	Total liabilities	\$147,899 00

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.
Mendocino	\$20,000 00
Humboldt	5,000 00
Total	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$109,000 00	\$120,000 00
Lake	1,000 00	1,500 00
Totals	\$110,000 00	\$121,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Bank of Ukiah	\$4,600 00	\$4,700 00
School orders	1,100 00	1,100 00
Totals	\$5,700 00	\$5,800 00

SEMI-ANNUAL REPORT OF

A. F. REDEMEYER—UKIAH.

Showing his Financial Condition on the morning of July 1, 1888.

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$30,000 00	Capital paid in coin	\$100,000 00
Miscellaneous bonds and stocks.....	4,600 00	Reserve fund.....	29,651 00
Loans on real estate.....	123,100 00	Due depositors.....	2,000 00
Loans on personal security (including overdrafts).....	5,000 00	Other liabilities	33,000 00
Money on hand.....	1,800 00		
Due from banks and bankers.....	126 00		
Furniture and fixtures	25 00		
Total resources.....	\$167,651 00	Total liabilities	\$167,651 00

REAL ESTATE OWNED BY BANK.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$20,000 00	\$25,000 00
Humboldt.....	5,000 00	5,000 00
Totals	\$25,000 00	\$30,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$122,250 00	\$140,000 00
Lake	850 00	2,000 00
Totals	\$123,100 00	\$142,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds and Warrants.	Par Value.	Amount Invested.	Market Value.
Bank of Ukiah.....	\$4,600 00	\$4,600 00	\$4,700 00

SEMI-ANNUAL REPORT OF

MESSRS. RICKAR, MASON & LINDLEY, BANKERS—WHITTIER.

Showing their Financial Condition on the morning of July 1, 1888.

MOSES RICKAR, GEORGE MASON, HERVEY LINDLEY, Partners.
CHARLES D. HENRY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$5,000 00	Capital paid in coin	\$6,000 00
Loans on real estate	4,000 00	Profit and loss	279 65
Loans on stocks, bonds, and warrants	2,000 00	Due depositors	22,536 52
Loans on personal security (including overdrafts)	7,373 96		
Money on hand	6,608 90		
Due from banks and bankers	2,111 02		
Furniture and fixtures	1,129 84		
Expenses and taxes	592 45		
Total resources	\$28,816 17	Total liabilities	\$28,816 17

REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.
Los Angeles	\$5,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$4,000 00	\$10,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
16 shares Pickering Land and Water Co.	\$2,000 00

SEMI-ANNUAL REPORT OF

MESSRS. TILLINGHAST, HENRY & CO., BANKERS—WHITTIER.

Showing their Financial Condition on the morning of January 1, 1888.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,167 02	Capital paid in coin	\$30,000 00
Loans on real estate.....	1,234 00	Profit and loss.....	132 32
Loans on stocks, bonds, and warrants	2,000 00	Due depositors	42,479 82
Loans on personal security (including overdrafts)	25,919 61		
Money on hand	3,252 75		
Checks and other cash items ..	725 82		
Due from banks and bankers ..	34,965 04		
Furniture and fixtures	1,132 20		
Expenses	215 70		
Total resources	\$72,612 14	Total liabilities	\$72,612 14

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$1,234 00	\$4,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
5¼ shares Pickering Land and Water Co.	\$5,250 00	\$2,000 00	\$4,500 00



ANNUAL REPORT

FURNISHED BY

THE NATIONAL BANKS

IN THE STATE OF CALIFORNIA.



REPORTS OF NATIONAL BANKS.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF ALAMEDA.

[Organized October 1, 1879.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

H. SEVENING, President.

J. E. BAKER, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ----	\$7,216 13	Capital stock paid in -----	\$100,000 00
United States bonds, to secure circulation -----	36,634 87	Reserve and surplus fund ...	4,942 40
Miscellaneous bonds, stocks, and warrants -----	36,787 51	Undivided profits and con- tingent fund -----	11,144 17
Redemption Fund with United States Treasurer.	1,350 00	Due depositors -----	103,274 36
Loans on other securities (grain, etc.) -----	3,000 00	Due banks and bankers	6,215 87
Loans and discounts on per- sonal security -----	134,458 11	Dividends unpaid -----	4 00
Overdrafts on personal secu- rity -----	2,349 60	National Bank notes out- standing -----	27,000 00
Money on hand (gold, \$11,- 777 50; silver, \$1,140 67; cur- rency, \$310) -----	13,228 17		
Checks and other cash items ..	594 45		
Due from banks and bankers ..	10,803 86		
Furniture and fixtures -----	2,870 68		
Expenses and taxes -----	3,287 42		
Total resources -----	\$252,580 80	Total liabilities -----	\$252,580 80

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows :

H. Sevening -----	10 shares.	Joseph Knowland -----	117 shares.
Dell Linderman -----	27 shares.	A. Schroeder -----	10 shares.
R. R. Thompson -----	200 shares		

Total number of shares held by the Directors is ----- 364 shares.

ANNUAL STATEMENT OF THE
FIRST NATIONAL BANK OF COLTON.

[Organized December 1, 1886.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

JOHN W. DAVIS, President.

HOWARD B. SMITH, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$27,062 50	Capital stock paid in	\$100,000 00
Miscellaneous bonds, stocks, and warrants	10,962 50	Reserve and surplus fund...	5,000 00
Redemption fund with United States Treasurer	1,125 00	Undivided profits and contingent fund	1,849 89
Loans on stocks, bonds, and warrants	18,000 00	Due depositors	91,505 91
Loans on other securities (grain, etc.)	11,000 00	Due banks and bankers	134 16
Loans and discounts on personal security	120,355 18	National Bank notes outstanding	22,500 00
Overdrafts on personal security	2,616 95		
Money on hand (gold, \$3,135; silver, \$2,082 05; currency, \$7,372)	12,589 05		
Due from banks and bankers	14,892 74		
Furniture and fixtures	2,347 46		
Expenses and taxes	38 58		
Total resources	\$220,989 96	Total liabilities	\$220,989 96

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

John W. Davis	525 shares.	M. A. Murphy	20 shares.
John W. Roberts	50 shares.	W. R. Fox	25 shares.
W. S. Hooper	40 shares.		

Total number of shares held by the Directors is

600 shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF FRESNO.

[Nationalized March 16, 1885.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

O. J. WOODWARD, President.

E. F. OATMAN, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,897 63	Capital stock paid in	\$100,000 00
United States bonds, to secure circulation	25,000 00	Reserve and surplus fund...	50,000 00
Miscellaneous stocks, bonds, and warrants	155 76	Undivided profits and con- tingent fund	5,741 27
Redemption fund with United States Treasurer	1,125 00	Due depositors	385,621 41
Loans on other securities (grain, etc.)	286,232 66	National Bank notes out- standing	22,500 00
Loans and discounts on per- sonal security	105,114 34		
Overdrafts on personal se- curity	11,989 05		
Money on hand { Gold	54,257 50		
Silver	3,079 85		
Currency ..	4,305 00		
Checks and other cash items.	655 11		
Due from banks and bankers.	57,543 78		
Furniture and fixtures	1,262 00		
Other items not specified above	1,245 00		
Total resources	\$563,862 68	Total liabilities	\$563,862 68

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

O. J. Woodward	100 shares.	C. L. Walter	40 shares.
W. H. Chance	90 shares.	T. C. White	10 shares.
E. Kennedy	180 shares.		

Total number of shares held by the Directors is

420 shares.

ANNUAL STATEMENT OF THE

FRESNO NATIONAL BANK—FRESNO.

[Organized April 20, 1888.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank. Commenced business, May 1.

J. H. HAMILTON, President.

GEORGE H. ANDRUSS, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$25,002 15	Capital stock paid in	\$71,380 00
United States bonds, to secure circulation	25,000 00	Undivided profits and con- tingent fund	507 94
Redemption fund with United States Treasurer	1,125 00	Due depositors	36,950 48
Loans and discounts on per- sonal security	26,691 75	National Bank notes out- standing	22,500 00
Overdrafts on personal se- curity	4,343 56		
Money on hand (gold, \$8.735; silver, \$364 10; currency, \$6,- 805)	15,904 10		
Checks and other cash items ..	582 93		
Due from banks and bankers ..	23,706 62		
Furniture and fixtures	2,049 11		
Expenses and taxes	808 70		
Premium on United States bonds	6,124 50		
Total resources	\$131,338 42	Total liabilities	\$131,338 42

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$71,380.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Hamilton	146 shares.	E. G. Chaddock	87 shares.
H. D. Colson	117 shares.	J. M. Cory	61 shares.
Thomas E. Hughes	146 shares.	George H. Andruss	10 shares.
E. D. Merriam	118 shares.		

Total number of shares held by the Directors is 685 shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF GRASS VALLEY.

[Organized March 4, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

DAVID McKAY, JR., President.

J. M. THOMAS, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$12,500 00	Capital stock paid in.....	\$50,000 00
Miscellaneous bonds, stocks, and warrants	15,508 75	Undivided profits and contingent fund.....	1,506 30
Redemption fund with United States Treasurer.....	562 50	Due depositors.....	48,630 72
Premium on United States bonds	968 75	National Bank notes outstanding	11,250 00
Loans and discounts on personal security	47,361 22		
Overdrafts on personal security	5,744 51		
Money on hand { Gold	10,125 00		
Silver	1,218 05		
Currency	1,852 00		
Checks and other cash items	2,078 27		
Due from banks and bankers	10,175 59		
Furniture and fixtures	1,671 42		
Expenses and taxes	1,068 25		
Bullion	552 71		
Total resources	\$111,387 02	Total liabilities	\$111,387 02

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. B. Bourn.....	295 shares.	Geo. Lord	10 shares.
David McKay, Jr.....	100 shares.	J. M. Thomas.....	10 shares.
John Hays Hammond.....	50 shares.		
Total number of shares held by the Directors is		465 shares.	

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF LOS ANGELES.

[Organized October, 1880.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

E. F. SPENCE, President.

J. M. ELLIOTT, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$88,811 07	Capital stock paid in	\$200,000 00
United States bonds (\$50,000, and Government deposits, \$100,000), to secure circulation	150,000 00	Reserve and surplus fund	50,000 00
Miscellaneous bonds, stocks, and warrants	233,829 01	Undivided profits and contingent fund	161,917 45
Redemption fund with United States Treasurer	2,250 00	Due depositors	2,443,811 03
Loans on stocks, bonds, and warrants	313,427 11	Due banks and bankers	52,770 12
Loans on other securities (grain, etc.)	18,701 00	National Bank notes outstanding	45,000 00
Loans and discounts on personal security	940,194 57		
Overdrafts on personal security	11,232 19		
Money on hand { Gold	509,115 00		
Silver	17,150 81		
Currency	21,272 00		
Checks and other cash items	12,015 10		
Due from banks and bankers	606,269 58		
Expenses and taxes	3,607 03		
Premium on \$150,000, U. S. 4s=\$41,000 stand.	25,624 13		
Total resources	\$2,953,498 60	Total liabilities	\$2,953,498 60

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. F. Spence	327 shares.	H. Mabury	718 shares.
John D. Bicknell	60 shares.	S. F. Crank	14 shares.
William Lacy	20 shares.	J. M. Elliott	100 shares.
S. H. Mott	56 shares.		

Total number of shares held by the Directors is 1,295 shares.

ANNUAL STATEMENT OF THE

LOS ANGELES NATIONAL BANK.

[Organized April 3, 1883.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

GEO. H. BONEBRAKE, President.

F. C. HOWES, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$175,000 00	Capital stock paid in	\$500,000 00
United States bonds, to secure circulation	50,000 00	Reserve and surplus fund ...	45,000 00
United States bonds, 4s	513,000 00	Undivided profits and con- tingent fund	898 92
Redemption fund with United States Treasurer	2,250 00	Due depositors	1,660,942 09
Loans on stocks, bonds, and warrants	105,775 00	Due banks and bankers	62,374 81
Loans and discounts on per- sonal security	844,104 81	Dividends unpaid	125 00
Money on hand { Gold	432,340 00	National Bank notes out- standing	45,000 00
Silver	18,517 30		
Currency	7,615 00		
Checks and other cash items	25,216 78		
Due from banks and bankers	136,866 49		
Furniture and fixtures	3,655 44		
Total resources	\$2,314,340 82	Total liabilities	\$2,314,340 82

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Jno. Bryson, Sr.	250 shares.	F. C. Howes	698 shares.
Geo. H. Bonebrake	1,184 shares.	H. Sinsabaugh	33 shares.
W. G. Cochran	165 shares.	H. H. Markham	16 shares.
P. M. Green	250 shares.		

Total number of shares held by the Directors is 2,596 shares.

ANNUAL STATEMENT OF THE

SOUTHERN CALIFORNIA NATIONAL BANK—LOS ANGELES.

[Commenced business August 21, 1886.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

WM. F. BOSBYSHELL, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$50,000 00	Capital stock paid in	\$200,000 00
Miscellaneous bonds, stocks, and warrants	5,000 00	Reserve and surplus fund	14,000 00
Redemption fund with United States Treasurer	2,250 00	Undivided profits and contingent fund	282 22
Due from United States Treasurer (premium on United States bonds)	8,200 00	Due depositors	397,664 19
Loans and discounts on personal security	376,806 45	Due banks and bankers	23,518 01
Overdrafts on personal security	935 49	Dividends unpaid	320 00
Money on hand { Gold	72,430 00	National Bank notes outstanding	38,550 00
Silver	2,626 90		
Currency	12,750 00		
Checks and other cash items	9,216 77		
Due from banks and bankers	127,618 81		
Furniture and fixtures	6,200 00		
Expenses and taxes	300 00		
Total resources	\$674,334 42	Total liabilities	\$674,334 42

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF MERCED.

[Organized June 23, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

C. H. HUFFMAN, President.

M. S. HUFFMAN, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$50,000 00	Capital stock paid in	\$200,000 00
Miscellaneous bonds, stocks, and warrants	1,698 05	Reserve and surplus fund	13,301 00
Redemption fund with United States Treasurer	2,250 00	Due depositors	89,580 70
Loans on stocks, bonds, and warrants	23,562 40	National Bank notes outstanding	45,000 00
Loans on other securities (grain, etc.)	195,643 86		
Loans and discounts on personal security	35,390 23		
Overdrafts on personal security	2,552 47		
Money on hand {	Gold		
	Silver		
	Currency		
Due from banks and bankers	23,719 54		
Furniture and fixtures	145 00		
Premium, \$50,000 $4\frac{1}{2}$ per cent, 1892	3,769 90		
Total resources	\$347,881 70	Total liabilities	\$347,881 70

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. F. Crocker, San Francisco	100 shares.	W. H. Hartley, Merced	50 shares.
C. H. Huffman, Merced	581 shares.	E. T. Dixon, Merced	25 shares.
G. B. Cook, Merced	25 shares.	G. Garibaldi, Merced	13 shares.
H. H. Hewlett, Stockton	50 shares.		

Total number of shares held by the Directors is 884 shares.

ANNUAL STATEMENT OF THE
FIRST NATIONAL BANK OF MODESTO.

[Organized January 28, 1884.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

ROBERT McHENRY, President.

J. E. WARD, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$30,000 00	Capital stock paid in	\$100,000 00
Miscellaneous bonds, stocks, and warrants	38 72	Reserve and surplus fund	4,000 09
Redemption fund with United States Treasurer	1,350 00	Undivided profits and contingent fund	4,344 61
Loans and discounts on personal security	292,952 20	Due depositors	199,927 17
Overdrafts on personal security	5,528 27	Due banks and bankers	31,040 40
Money on hand { Gold	25,240 00	National Bank notes outstanding	27,000 00
Silver	737 14		
Currency	9,610 00		
Checks and other cash items	55 85		
Furniture and fixtures	800 00		
Total resources	\$366,312 18	Total liabilities	\$366,312 18

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. B. Wood	50 shares.	Garrison Turner	40 shares.
Robert McHenry	387 shares.	G. W. Hopper	50 shares.
L. O. Brewster	45 shares.		
Total number of shares held by the Directors is		572 shares.	

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF MONROVIA.

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

JOSEPH F. SARTORI, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$47,255 99	Capital stock paid in	\$50,000 00
Overdrafts, secured and unsecured	552 71	Undivided profits	2,505 57
United States bonds to secure circulation	12,500 00	National Bank notes outstanding	11,240 00
Due from approved reserve agents	4,794 62	Individual deposits subject to check	37,319 42
Due from State banks and bankers	3,558 39	Demand certificates of deposit	3,275 00
Real estate, furniture, and fixtures	24,633 53		
Current expenses and taxes paid	771 75		
Premiums paid	3,562 50		
Checks and other cash items	5 00		
Bills of other banks	1,535 00		
Fractional paper currency, nickels, and cents	1 30		
Specie	3,107 20		
Legal-tender notes	1,500 00		
Redemption fund with United States Treasurer (5 per cent of circulation)	562 00		
Total resources	\$104,339 99	Total liabilities	\$104,339 99

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK—OAKLAND.

[Organized March 8, 1880.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

V. D. MOODY, President.

A. D. THOMSON, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$5,685 69	Capital stock paid in	\$100,000 00
United States bonds, to secure circulation	100,000 00	Reserve and surplus fund	130,000 00
Miscellaneous bonds, stocks, and warrants	10,000 00	Undivided profits and contingent fund	11,982 22
Redemption fund with United States Treasurer	4,500 00	Due depositors	471,512 55
Loans and discounts on personal security	511,305 09	Due banks and bankers	16,195 72
Money on hand { Gold	90,797 50	Dividends unpaid	234 75
Silver	4,358 20	National Bank notes outstanding	87,670 00
Currency	4,853 00	Letters credit outstanding	700 00
Checks and other cash items (Clearing House)	13,076 49		
Due from banks and bankers	61,571 77		
Furniture and fixtures	6,000 00		
Premiums on bonds	6,147 50		
Total resources	\$818,295 24	Total liabilities	\$818,295 24

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

V. D. Moody	407 shares.	A. J. Snyder	10 shares.
J. E. Ruggles	60 shares.	F. K. Shattuck	10 shares.
G. J. Ainsworth	25 shares.	L. C. Morehouse	10 shares.
J. C. Ainsworth	10 shares.	A. D. Thomson	47 shares.
H. P. Jones	10 shares.		

Total number of shares held by the Directors is 589 shares.

ANNUAL STATEMENT OF THE

UNION NATIONAL BANK OF OAKLAND.

[Organized May 20, 1875.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

THOMAS PRATHER, President.

C. E. PALMER, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$50,000 00	Capital stock paid in	\$150,000 00
Miscellaneous bonds, stocks, and warrants	36,060 00	Reserve and surplus fund ..	90,000 00
Redemption fund with United States Treasurer	2,850 00	Undivided profit and contingent fund	19,872 73
Loans on stocks, bonds, and warrants	160,939 17	Due depositors	843,127 76
Loans on other securities (grain, etc.)	56,881 00	Due banks and bankers	4,853 75
Loans and discounts on personal security	602,577 63	Dividends unpaid	6,276 00
Overdrafts on personal security	8,184 33	National Bank notes outstanding	45,000 00
Money on hand	147,403 86		
Due from banks and bankers ..	78,027 30		
Furniture and fixtures	3,013 95		
Premium account	13,193 00		
Total resources	\$1,159,130 24	Total liabilities	\$1,159,130 24

DETAILS.

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Edson F. Adams	502 shares.	J. West Martin	77 shares.
R. S. Farrelly	69 shares.	Thomas Prather	252 shares.
S. Huff	75 shares.	D. Henshaw Ward	15 shares.
General R. W. Kirkham	50 shares.		

Total number of shares held by the Directors is 1,040 shares.

ANNUAL STATEMENT OF THE
FIRST NATIONAL BANK—PASADENA.

[Reorganized June 1, 1886.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

P. M. GREEN, President.

J. E. FARNUM, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$38,187 39	Capital stock paid in	\$100,000 00
United States bonds, to secure circulation	26,200 00	Reserve and surplus fund	25,000 00
Miscellaneous bonds, stocks, and warrants	22,890 00	Undivided profits and contingent fund	22,058 22
Redemption fund with United States Treasurer	1,125 00	Due depositors	550,685 23
Loans on stocks, bonds, and warrants; loans on other securities (grain, etc.); loans and discounts on personal security	396,081 72	Dividends unpaid	5,000 00
Money on hand	57,158 24	National Bank notes outstanding	11,250 00
Due from banks and bankers	169,016 19		
Furniture and fixtures	3,334 91		
Total resources	\$713,993 45	Total liabilities	\$713,993 45

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

P. M. Green	50 shares.	H. G. Bennett	20 shares.
B. F. Ball	100 shares.	John Allin	20 shares.
J. H. Painter	100 shares.	O. S. Picher	52 shares.
G. H. Bonebrake	100 shares.		

Total number of shares held by the Directors is 442 shares.

ANNUAL STATEMENT OF THE

PASADENA NATIONAL BANK.

[Organized October 18, 1886.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

ISAIAS W. HELLMAN, President.

G. A. SWARTOUT, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$151,365 75	Capital stock paid in	\$100,000 00
Overdrafts, secured and unsecured	7,287 77	Surplus fund	1,000 00
United States bonds, to secure circulation	25,000 00	Undivided profits	4,142 98
Due from approved reserve agents	36,639 69	National Bank notes outstanding	22,000 00
Due from other National Banks	8,336 06	Dividends unpaid	4,000 00
Due from State banks and bankers	11,763 07	Individual deposits subject to check	154,354 43
Real estate, furniture, and fixtures	6,359 85	Demand certificates of deposit	1,727 00
Premiums paid	4,421 86	Due to State banks and bankers	1,021 50
Checks and other cash items	11,507 02		
Bills of other banks	1,820 00		
Fractional paper currency, nickels, and cents	90 59		
Specie	16,638 25		
Legal tender notes	5,891 00		
Redemption fund with United States Treasurer (5 per cent of circulation)	1,125 00		
Total resources ..	\$288,245 91	Total liabilities ..	\$288,245 91

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF PETALUMA.

[Organized September 23, 1874.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

I. G. WICKERSHAM, President.

H. H. ATWATER, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$50,000 00	Capital stock paid in	\$200,000 00
Redemption fund with United States Treasurer	2,250 00	Reserve and surplus fund ..	75,000 00
Loans on stocks, bonds, and warrants	31,800 00	Undivided profits and contingent fund	16,979 18
Loans and discounts on personal security	368,084 29	Due depositors	189,542 52
Overdrafts on personal security	2,867 85	National Bank notes outstanding	41,800 00
Money on hand (gold, \$29,297 50; silver, \$859 70; currency, \$3,165)	33,322 20		
Checks and other cash items ..	737 69		
Due from banks and bankers ..	34,259 67		
Total resources	\$523,321 70	Total liabilities	\$523,321 70

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors are as follows: I. G. Wickersham, H. H. Atwater, Daniel Brown, C. P. Hatch, L. Ellsworth, Anton Meyer, L. G. Nay. Total number of shares held by the Directors is 1,664.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF POMONA.

[Organized June 10, 1886.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

C. SEAVER, President.

STODDARD JESS, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,187 00	Capital stock paid in	\$50,000 00
United States bonds, to secure circulation	12,500 00	Reserve and surplus fund...	4,000 00
Redemption fund with United States Treasurer	562 50	Undivided profits and con- tingent fund	11,838 22
Loans and discounts on per- sonal security	179,610 05	Due depositors	215,843 09
Overdrafts on personal se- curity	8,026 32	National Bank notes out- standing	11,250 00
Money on hand { Gold	25,837 50		
Silver	2,423 21		
Currency ..	3,040 00		
Checks and other cash items ..	1,445 45		
Due from banks and bankers ..	39,783 14		
Furniture and fixtures	2,051 10		
Expenses and taxes	3,340 04		
Premium on bonds	3,125 00		
Total resources	\$292,931 31	Total liabilities	\$292,931 31

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. Seaver	185 shares.	George H. Bonebrake	50 shares.
Thomas Coates	35 shares.	J. E. McComas	10 shares.
George Jess	100 shares.	Stoddard Jess	50 shares.

Total number of shares held by the Directors is 430 shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF REDLANDS.

Showing its Financial Condition on the morning of June 30, 1888, as sworn to by the Officers of the Bank.

A. L. PARK, GEO. H. CRAFTS, F. P. MORRISON, Directors.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
Loans and discounts	\$64,004 85	Capital stock paid in	\$50,000 00
Overdrafts (secured and unsecured)	79 76	Surplus fund	2,000 00
United States bonds, to secure circulation	12,500 00	Undivided profits	1,908 28
Due from other National Banks	2,582 57	Individual deposits, subject to check	36,302 34
Due from State banks and bankers	4,281 14	Demand certificates of deposit	1,062 00
Real estate, furniture, and fixtures	2,939 77	Due State banks and bankers	1,625 65
Current expenses and taxes paid	774 09		
Premiums paid	955 42		
Checks and other cash items	70 50		
Bills of other banks	1,985 00		
Fractional paper currency, nickels, and cents	23 67		
Specie	1,471 50		
Legal tender notes	1,230 00		
Total resources	\$92,898 27	Total liabilities	\$92,898 27

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF RIVERSIDE.

[Organized June 3, 1885.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

A. H. NAFTZGER, President.

A. HALBERLIN, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt....	\$3,186 84	Capital stock paid in	\$50,000 00
United States bonds, to secure circulation	14,700 00	Reserve and surplus fund ...	6,000 00
Redemption fund with United States Treasurer	562 50	Undivided profits and con- tingent fund	644 74
Loans and discounts on per- sonal security	181,691 13	Due depositors	200,389 54
Money on hand (gold, \$8,710; silver, \$1,345 35; currency, \$12,320)	22,375 35	National Bank notes out- standing	11,250 00
Checks and other cash items ..	4,819 31		
Due from banks and bankers..	38,063 07		
Furniture and fixtures	2,886 08		
Total resources	\$268,284 28	Total liabilities	\$268,284 28

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$100.

ANNUAL STATEMENT OF THE

NATIONAL BANK OF D. O. MILLS & CO.—SACRAMENTO.

[Organized July 19, 1875.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

EDGAR MILLS, President.

FRANK MILLER, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$40,000 00	Capital stock paid in	\$500,000 00
Real estate taken for debt	3,000 00	Reserve and surplus fund	85,000 00
United States bonds, to secure circulation	120,000 00	Undivided profits and contingent fund	6,932 98
Miscellaneous bonds, stocks, and warrants	37,528 00	Due depositors	1,554,522 71
Redemption fund with United States Treasurer	4,500 00	Due banks and bankers	26,062 49
Due from the United States Treasurer	4,101 25	National Bank notes outstanding	90,000 00
Loans on stocks, bonds, and warrants	140,065 55		
Loans on other securities (grain, etc.)	150,893 60		
Loans and discounts on personal security	1,253,968 45		
Overdrafts on personal security	1,333 53		
Money on hand { Gold	171,647 70		
Silver	15,788 30		
Currency	36,456 00		
Checks and other cash items	18,059 86		
Due from banks and bankers	258,175 94		
Furniture and fixtures	7,000 00		
Total resources	\$2,262,518 18	Total liabilities	\$2,262,518 18

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. O. Mills	1,538 shares.	C. F. Dillman	125 shares.
Edgar Mills	1,538 shares.	Frank Miller	351 shares.
S. P. Smith	250 shares.		

Total number of shares held by the Directors is 3,802 shares.

ANNUAL STATEMENT OF THE

CARVER NATIONAL BANK OF ST. HELENA.

[Organized July 9, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

D. P. CARVER, President.

A. L. WILLIAMS, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation (par value).....	\$12,500 00	Capital stock paid in	\$50,000 00
Miscellaneous bonds, stocks, and warrants (par value)...	10,295 45	Undivided profits and contingent fund	3,865 88
Redemption fund with United States Treasurer	562 50	Due depositors	121,129 06
Loans on other securities (grain, etc.)	11,525 00	National Bank notes outstanding	9,170 00
Loans and discounts on personal security	75,447 40		
Overdrafts on personal security	1,495 12		
Money on hand (gold, \$5,430; silver, \$760 05; currency, \$311)	6,501 05		
Checks and other cash items ..	923 39		
Due from banks and bankers ..	56,505 11		
Furniture and fixtures	1,700 00		
Expenses and taxes	1,084 92		
Premium on Government bonds (\$22,500)	5,625 00		
Total resources	\$184,164 94	Total liabilities	\$184,164 94

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. B. Carver	280 shares.	D. O. Hunt	10 shares.
W. B. Bourn	50 shares.	A. L. Williams	10 shares.
M. G. Richie	50 shares.		
Total number of shares held by the Directors is		400 shares.	

ANNUAL STATEMENT OF THE

SAN BERNARDINO NATIONAL BANK.

[Organized November 26, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

J. G. BURT, President.

E. H. MORSE, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$50,000 00	Capital stock paid in	\$200,000 00
Redemption fund with United States Treasurer	2,250 00	Reserve and surplus fund	2,000 00
Loans on stocks, bonds, and warrants; loans on other securities (grain, etc.); loans and discounts on personal security	200,213 30	Undivided profits and contingent fund	176 50
Money on hand { Gold	11,512 50	Due depositors	68,078 51
Silver	1,797 45	Due banks and bankers	5,990 63
Currency	2,321 00	National Bank notes outstanding	45,000 00
Checks and other cash items	527 14		
Due from banks and bankers	42,734 49		
Furniture and fixtures	6,046 01		
Premiums	3,843 75		
Total resources	\$321,245 64	Total liabilities	\$321,245 64

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. G. Burt	417 shares.	W. E. W. Lightfoot	50 shares.
E. H. Morse	416 shares.	R. Stewart	50 shares.
A. H. Hart	100 shares.	I. R. Brunn	50 shares.
S. Marshall	100 shares.		

Total number of shares held by the Directors is1,183 shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK—SAN BERNARDINO.

[Organized May 29, 1886.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

J. H. SMITH, President.

JOSEPH BROWN, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$34,711 35	Capital stock paid in	\$100,000 00
United States bonds, to secure circulation	25,000 00	Reserve and surplus fund	1,420 00
Miscellaneous bonds, stocks, and warrants	6,843 12	Undivided profits and contingent fund	15,868 53
Redemption fund with United States Treasurer	1,715 00	Due depositors	267,435 18
Loans and discounts on personal security	250,604 25	Due banks and bankers	15,550 09
Overdrafts on personal security	7,391 83	National Bank notes outstanding	22,500 00
Money on hand { Gold	22,980 00		
Silver	1,702 76		
Currency	21,004 00		
Checks and other cash items	5,379 74		
Due from banks and bankers	39,514 51		
Furniture and fixtures	1,484 84		
Expenses and taxes	4,442 40		
Total resources	\$422,773 80	Total liabilities	\$422,773 80

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Smith	180 shares.	H. Brinkmeyer	40 shares.
J. M. James	40 shares.	J. W. Hall	60 shares.
J. B. Goodlett	25 shares.	W. N. Crandall	90 shares.
M. B. Gamm	100 shares.	Joseph Brown	200 shares.
W. J. Curtis	20 shares.		

Total number of shares held by the Directors is

755 shares.

ANNUAL STATEMENT OF THE

CONSOLIDATED NATIONAL BANK OF SAN DIEGO.

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

BRYANT HOWARD, President.

JOHN GINTY, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$31,340 47	Capital stock paid in	\$250,000 00
United States bonds, to secure circulation	62,500 00	Reserve and surplus fund...	50,000 00
Miscellaneous bonds, stocks, and warrants	12,793 54	Undivided profits and con- tingent fund	127,102 60
Redemption fund with United States Treasurer	2,812 50	Due depositors	1,382,176 08
Due from the United States Treasurer	500 00	Due banks and bankers	46,765 58
Loans on stocks, bonds, and warrants	534,632 77	National Bank notes out- standing	56,250 00
Loans on other securities (grain, etc.)	11,253 92	Notes and bills rediscounted	97,500 00
Loans and discounts on per- sonal security	763,069 82		
Overdrafts on personal se- curity	10,108 80		
Money on hand { Gold	168,307 50		
Silver	50,612 85		
Currency	64,151 00		
Checks and other cash items ..	8,805 39		
Due from banks and bankers ..	237,095 07		
Furniture and fixtures	19,721 51		
Expenses and taxes	27,022 25		
Premiums paid	5,066 87		
Total resources	\$2,009,794 26	Total liabilities	\$2,009,794 26

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF SAN DIEGO.

[Organized October, 1883.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
Furniture and fixtures	\$77,158 72	Capital stock paid in	\$200,000 00
United States bonds, to secure circulation	60,000 00	Reserve and surplus fund ...	100,000 00
Premium on bonds	10,000 00	Undivided profits and con- tingent fund	45,821 60
Redemption fund with United States Treasurer	1,370 00	Due depositors	994,323 47
Loans	1,153,408 90	Due banks and bankers	136,672 35
Overdrafts	13,426 12	Rediscounts	60,495 22
Money on hand	141,284 96	National Bank notes out- standing	53,570 00
Due from banks and bankers ..	121,471 21		
Expenses and taxes	12,762 73		
Total resources	\$1,590,882 64	Total liabilities	\$1,590,882 64

DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

ANNUAL STATEMENT OF THE

SAN DIEGO NATIONAL BANK—SAN DIEGO.

[Organized July 29, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

D. HENDERSON, President.

L. M. JACOBS, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation (\$25,000; premium, \$2,000).....	\$27,000 00	Capital stock paid in	\$100,000 00
Miscellaneous bonds, stocks, and warrants	5,754 06	Reserve and surplus fund ..	4,000 00
Redemption fund with United States Treasurer	1,125 00	Undivided profits and contingent fund	831 00
Loans and discounts on personal security	89,007 77	Due depositors	42,997 46
Money on hand { Gold	3,855 00	National Bank notes outstanding	22,500 00
Silver	397 50		
Currency	4,765 00		
Due from banks and bankers	34,252 65		
Furniture and fixtures	3,148 84		
Expenses and taxes	1,022 64		
Total resources	\$170,328 46	Total liabilities	\$170,328 46

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. Henderson	295 shares.	I. W. Hellman	40 shares.
L. M. Jacobs	255 shares.	C. R. Dauer	20 shares.
D. C. Reed	40 shares.		

Total number of shares held by the Directors is 650 shares.

ANNUAL STATEMENT OF THE

CALIFORNIA NATIONAL BANK OF SAN FRANCISCO.

[Organized October 20, 1886.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

R. P. THOMAS, President.

C. H. RAMSDEN, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$50,000 00	Capital stock paid in	\$200,000 00
Redemption fund with United States Treasurer	2,250 00	Reserve and surplus fund	10,000 00
Loans and discounts on personal security	453,110 16	Undivided profits and contingent fund	12,064 31
Overdrafts on personal security	9,370 61	Due depositors	328,582 39
Money on hand	48,058 15	Due banks and bankers	38,130 69
Due from banks and bankers	54,341 33	National Bank notes outstanding	45,000 00
Furniture and fixtures	6,463 60		
Expenses and taxes	5,025 54		
Premium paid for United States bonds to secure circulation	5,158 00		
Total resources	\$633,777 39	Total liabilities	\$633,777 39

DETAILS.

The amount of authorized capital stock is \$1,000,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. P. Thomas	555 shares.	M. R. Morgan	50 shares.
R. R. Thompson	555 shares.	Geo. E. Whitney	50 shares.
R. A. Wilson	70 shares.	W. K. Vanderslice	10 shares.
Chas. H. Holt	60 shares.		

Total number of shares held by the Directors is 1,350 shares.

ANNUAL STATEMENT OF THE
CROCKER-WOOLWORTH NATIONAL BANK OF SAN FRANCISCO.

[Organized August 31, 1886.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

R. C. WOOLWORTH, President.

WM. H. CROCKER, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
United States bonds to secure circulation (4 per cent)	\$50,000 00	Capital stock paid in	\$1,000,000 00
Premium on same	11,500 00	Undivided profits and contingent fund	181,615 21
Miscellaneous bonds, stocks, and warrants	375,000 00	Due depositors	1,037,851 59
Redemption fund with United States Treasurer	2,850 00	Due banks and bankers	431,026 90
Loans on stocks, bonds, and warrants	219,000 00	National Bank notes outstanding	45,000 00
Loans on other securities (grain, etc.)	19,948 00	Certified checks	34,916 62
Loans and discounts on personal security	1,281,315 94	Cashier's checks outstanding	23,000 00
Overdrafts on personal security	20,637 38		
Money on hand (gold, \$405, 127 50; silver, \$1,694 68; currency, \$1,585)	408,407 18		
Checks and other cash items	104,683 35		
Due from banks and bankers	258,068 47		
Furniture and fixtures	2,000 00		
Total resources	\$2,753,410 32	Total liabilities	\$2,753,410 32

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Charles Crocker	8,000 shares.	Wm. E. Brown	250 shares.
R. C. Woolworth	750 shares.	E. H. Miller, Jr.	100 shares.
Wm. H. Crocker	900 shares.		
Total number of shares held by the Directors is		10,000 shares.	

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF SAN FRANCISCO.

[Organized October 20, 1870.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

S. G. MURPHY, President.

E. D. MORGAN, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$150,360 35	Capital stock paid in	\$1,500,000 00
Real estate taken for debt	18,578 44	Reserve and surplus fund...	300,000 00
United States bonds, to secure circulation (market value)...	709,125 00	Undivided profits and con- tingent fund	152,974 53
Redemption fund with United States Treasurer	29,250 00	Due depositors	1,681,392 11
Due from the United States Treasurer	2,250 00	Due banks and bankers	429,878 59
Loans on stocks, bonds, and warrants	428,159 95	Dividends unpaid	5,111 75
Loans on other securities (grain, etc.)	324,789 44	National Bank notes out- standing	564,820 00
Loans and discounts on per- sonal security	1,923,940 19		
Overdrafts on personal secu- rity	105,676 73		
Money on hand { Gold	553,217 50		
Silver	3,623 30		
Currency	1,746 00		
Checks for Clearing House ...	44,200 94		
Due from banks and bankers ..	336,759 14		
Furniture and fixtures	2,500 00		
Total resources	\$4,634,176 98	Total liabilities	\$4,634,176 98

DETAILS.

The amount of capital stock is \$1,500,000; the amount subscribed is \$1,500,000; the amount paid in coin is \$1,500,000. The total number of shares of stock issued is 15,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. G. Murphy	50 shares.	James D. Phelan	100 shares.
James Moffitt	554 shares.	N. Van Bergen	168 shares.
D. Callaghan	335 shares.	James H. Jennings	56 shares.
George A. Low	300 shares.	J. A. Hooper	50 shares.
James M. Donahue	1,000 shares.		

Total number of shares held by the Directors is 2,613 shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF SAN JOSÉ.

[Organized July 11, 1874.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

W. D. TISDALE, President.

L. G. NESMITH, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$80,000 00	Capital stock paid in	\$500,000 00
Real estate taken for debt	13,000 00	Reserve and surplus fund	75,741 94
United States bonds, to secure circulation	50,000 00	Undivided profits and contingent fund	120,797 98
Miscellaneous bonds, stocks, and warrants	61 00	Due depositors	529,318 77
Redemption fund with United States Treasurer	2,250 00	Due banks and bankers	12,222 54
Loans on stocks, bonds, and warrants	128,186 00	Dividends unpaid	860 00
Loans on other securities (grain, etc.)	227,426 88	National Bank notes outstanding	45,000 00
Loans and discounts on personal security	578,649 95	Certified checks	5,000 00
Overdrafts on personal security	41,265 94	Letters of credit	2,000 00
Overdrafts on collateral	3,862 93		
Money on hand { Gold	56,525 00		
Silver	3,016 05		
Currency	2,129 00		
Checks and other cash items	9,519 53		
Due from banks and bankers	86,992 45		
Furniture and fixtures	4,000 00		
Premium on bonds	4,062 50		
Total resources	\$1,290,941 23	Total liabilities	\$1,290,941 23

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. Burrell	500 shares.	James P. Pierce	272 shares.
J. A. Clayton	75 shares.	A. King	200 shares.
L. R. Mills	212 shares.	W. D. Tisdale	300 shares.
L. G. Nesmith	10 shares.	W. L. Tisdale	35 shares.
James D. Phelan	100 shares.		

Total number of shares held by the Directors is.....1,704 shares.

ANNUAL STATEMENT OF THE

GARDEN CITY NATIONAL BANK OF SAN JOSÉ.

[Organized April 23, 1887. Commenced business July 18, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

E. W. BREYFOGLE, President.

THOS. F. MORRISON, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation	\$25,000 00	Capital stock paid in	\$100,000 00
Miscellaneous bonds, stocks, and warrants	7,342 50	Undivided profits and contingent fund	4,518 97
Redemption fund with United States Treasurer	1,125 00	Due depositors	172,484 78
Loans on stocks, bonds, and warrants	72,988 85	Due banks and bankers	143 33
Loans and discounts on personal security	119,205 19	National Bank notes outstanding	22,500 00
Overdrafts on personal security	1,158 73		
Money on hand { Gold	35,822 30		
Currency	1,308 00		
Checks and other cash items	1,147 65		
Due from banks and bankers	26,086 15		
Furniture and fixtures	8,462 71		
Total resources	\$299,647 08	Total liabilities	\$299,647 08

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. W. Breyfogle	175 shares.	T. S. Montgomery	50 shares.
G. M. Bowman	50 shares.	J. W. Blauer	50 shares.
Hiram Mabury	120 shares.	A. McDonald	10 shares.
H. M. Leonard	50 shares.		

Total number of shares held by the Directors is 505 shares.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF SAN LUIS OBISPO.

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

R. E. JACK, President.

ISAAC GOLDTREE, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
Loans, discounts, and over-drafts	\$379,346 00	Capital stock paid in	\$100,000 00
United States 4 percent bonds	31,406 25	Circulation	22,500 00
Due from banks and bankers	44,762 11	Due banks	497 29
Redemption fund	1,125 00	Interest, collection, and exchange	9,248 50
Expenses	3,561 00	Due depositors	410,194 10
Fixtures	1,750 00		
Cash	80,489 53		
Total resources	\$542,439 89	Total liabilities	\$542,439 89

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF SANTA ANA.

[Organized May 15, 1886.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

W. H. SPURGEON, President.

M. M. CROOKSHANK, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,500 00	Capital stock paid in	\$75,000 00
United States bonds, to secure circulation	20,250 00	Reserve and surplus fund...	2,000 00
Redemption fund with United States Treasurer	843 50	Undivided profits and con- tingent fund	11,334 10
Loans and discounts on per- sonal security	209,047 19	Due depositors	217,428 15
Overdrafts on personal secu- rity	1,633 30	National Bank notes out- standing	16,870 00
Money on hand { Gold	32,170 00		
Silver	2,078 51		
Currency	3,470 00		
Checks and other cash items	1,792 48		
Due from banks and bankers	34,631 47		
Furniture and fixtures	2,500 00		
Expenses and taxes	3,715 80		
Total resources	\$322,632 25	Total liabilities	\$322,632 25

DETAILS.

The amount of capital stock is \$75,000; amount subscribed is \$75,000; amount paid in coin is \$75,000. The total number of shares of stock issued is 750; the amount paid up on each share of stock is \$100.

The names of the Directors are as follows: W. H. Spurgeon, S. W. Preble, D. R. Sterling, Geo. H. Bonebrake, C. L. Foster, M. A. Forster, D. M. Donnan, M. M. Crookshank. Total number of shares held by the Directors is 455.

ANNUAL STATEMENT OF THE

FIRST NATIONAL BANK OF SANTA BARBARA.

[Organized March 3, 1873.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

JAMES W. CALKINS, President.

A. L. LINCOLN, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$26,581 98	Capital stock paid in	\$100,000 00
Real estate taken for debt	15,993 01	Reserve and surplus fund.	40,000 00
United States bonds, to secure circulation	25,000 00	Undivided profits and contingent fund	3,952 04
Miscellaneous bonds, stocks, and warrants	17,216 57	Due depositors	396,413 88
Redemption fund with United States Treasurer	1,125 00	Due banks and bankers	9,554 26
Loans and discounts on personal security	238,647 97	Dividends unpaid	6,000 00
Overdrafts on personal security	4,432 63	National Bank notes outstanding	22,500 00
Money on hand { Gold	112,288 00		
Silver	11,980 11		
Currency	1,699 00		
Checks and other cash items	2,749 09		
Due from banks and bankers	106,283 72		
Furniture and fixtures	8,487 15		
Premiums on Government 4's	5,935 95		
Total resources	\$578,420 18	Total liabilities.	\$578,420 18

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Calkins	40 shares.	Ellwood Cooper	10 shares.
Hugh D. Vail	20 shares.	N. P. Austin	20 shares.
Richard Robinson	20 shares.		

Total number of shares held by the Directors is 110 shares.

ANNUAL STATEMENT OF THE

SANTA BARBARA COUNTY NATIONAL BANK.

[Organized February 20, 1880.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

W. M. EDDY, President.

E. S. SHEFFIELD, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$38,514 11	Capital stock paid in	\$100,000 00
United States bonds, to secure circulation	25,000 00	Reserve and surplus fund	40,000 00
Miscellaneous bonds, stocks, and warrants	23,457 85	Undivided profits and contingent fund	4,100 02
Redemption fund with United States Treasurer	1,125 00	Due depositors	494,864 13
Loans and discounts on personal security	264,797 74	Due banks and bankers	2,077 42
Overdrafts on personal security	6,914 10	National Bank notes outstanding	13,450 00
Money on hand { Gold	123,270 00		
Silver	7,472 10		
Currency	456 00		
Checks and other cash items	2,030 48		
Due from banks and bankers	99,551 06		
Furniture and fixtures	1,500 00		
United States bonds on hand (par value)	45,000 00		
Premiums paid on United States bonds	15,403 13		
Total resources	\$654,491 57	Total liabilities	\$654,491 57

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. M. Eddy	455 shares.	H. H. Hall	20 shares.
Charles Fernald	30 shares.	Thomas B. Dibble	20 shares.
Joseph Howard	10 shares.	John Edwards	50 shares.
J. M. Hunter	20 shares.		

Total number of shares held by the Directors is 605 shares.

ANNUAL STATEMENT OF THE
FIRST NATIONAL BANK OF SANTA MONICA.

[Organized January 26, 1888. Opened for business March 6, 1888.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

GEORGE H. BONEBRAKE, President.

E. J. VAWTER, Cashier

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,786 07	Capital stock paid in	\$46,050 00
United States bonds, to secure circulation, and premium ..	15,812 50	Undivided profits and contingent fund	719 94
Redemption fund with United States Treasurer	562 50	Due depositors	65,327 22
Loans and discounts on personal security	44,172 48		
Overdrafts on personal security	109 26		
Money on hand { Gold	7,707 50		
Silver	1,793 22		
Currency	543 00		
Due from banks and bankers ..	32,574 05		
Furniture and fixtures	306 53		0
Expenses and taxes	1,730 05		
Total resources	\$112,097 16	Total liabilities	\$112,097 16

DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$46,050.

The names of the Directors, and number of shares of stock held by each, are as follows:

George H. Bonebrake	153 shares.	George T. Van Every	50 shares.
John Steere	62 shares.	Nathan Bundy	25 shares.
Henry C. Bogg, Sr.	50 shares.	W. S. Vawter	25 shares.
E. J. Vawter	30 shares.		

Total number of shares held by the Directors is 395 shares.

ANNUAL STATEMENT OF THE
SANTA ROSA NATIONAL BANK.

[Organized February 1, 1887.]

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

S. R. COOPER, President.

LEWIS M. ALEXANDER, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
United States bonds, to secure circulation		Capital stock paid in	\$100,000 00
Miscellaneous bonds, stocks, and warrants	\$25,000 00	Reserve and surplus fund	500 00
Redemption fund with United States Treasurer	21,150 00	Undivided profits and contingent fund	10,077 62
Loans on stocks, bonds, and warrants	1,125 00	Due depositors	207,027 11
Loans and discounts on personal security	20,000 00	National Bank notes outstanding	22,500 00
Money on hand { Gold	193,712 62		
Silver	15,757 50		
Currency	3,433 65		
Checks and other cash items	985 00		
Due from banks and bankers	47 64		
Furniture and fixtures	50,977 31		
Expenses and taxes	5,615 00		
	2,301 01		
Total resources	\$340,104 73	Total liabilities	\$340,104 73

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. R. Cooper	30 shares.	John Strong	50 shares.
E. W. Davis	52 shares.	A. B. Ware	30 shares.
B. M. Spencer	20 shares.	J. H. Brush	400 shares.

Total number of shares held by the Directors is582 shares.

ANNUAL STATEMENT OF THE
FIRST NATIONAL BANK OF STOCKTON.

Showing its Financial Condition on the morning of July 1, 1888, as sworn to by the Officers of the Bank.

H. H. HEWLETT, President.

P. B. FRASER, Cashier.

[BALANCE SHEET.]

Resources.	Amount.	Liabilities.	Amount.
Loans	\$633,070 23	Capital stock	\$200,000 00
Furniture, fixtures, and real estate	1,591 55	Surplus fund	60,000 00
Bond and stock account	98,954 51	Undivided profits	84,399 80
United States bonds	50,000 00	Due depositors	511,947 62
Due from reserve agents and banks	44,484 48	Due banks and bankers.	9,276 89
Cash on hand	90,659 54	Dividends due shareholders ..	8,136 00
		Circulation (National Bank notes)	45,000 00
Total resources	\$918,760 31	Total liabilities	\$918,760 31

SUMMARY OF ACCOUNT.

Statement of moneys received by the Bank Commissioners since last annual report.

From all banks under charge of this Commission, for licenses for the year ending June 30, 1889, as per detailed statement in the appendix to this report.....	\$15,300 00
Paid State Treasurer, as required by law, July 20, 1888.....	15,300 00

STATE OF CALIFORNIA, }
City and County of San Francisco. } ss.

W. W. Moreland, being duly sworn, deposes and says that he is the President of the Board of Bank Commissioners, and that the foregoing statement is true and correct.

W. W. MORELAND.

Subscribed and sworn to before me this twenty-eighth day of July, 1888.

JOHN E. HAMILL,
Notary Public.

STATEMENT OF AMOUNTS PAID FOR BANK LICENSES

BY THE

Commercial and Savings Banks of the State of California, July 1, 1888.

NOTE.—The amount collected from each bank is based upon its deposits on the first day of January, 1888.

ASSESSMENT LIST.

For Bank Licenses, from July 1, 1888, to June 30, 1889.

NAME OF BANK.	Location.	Amount Paid.
1. California Savings and Loan Society	San Francisco	\$74 31
2. French Savings and Loan Society	San Francisco	244 07
3. German Savings and Loan Society	San Francisco	1,886 21
4. Hibernia Savings and Loan Society	San Francisco	2,621 18
5. Humboldt Savings and Loan Society	San Francisco	302 33
6. San Francisco Savings Union	San Francisco	1,853 23
7. Savings and Loan Society	San Francisco	451 66
8. Security Savings Bank	San Francisco	235 18
Total from San Francisco Savings Banks .....	.....	\$7,668 17
9. Fresno Loan and Savings Bank	Fresno City	\$29 17
10. Los Angeles Savings Bank	Los Angeles	30 38
11. Bank of Mendocino	Mendocino	49 15
12. Merced Security Savings Bank	Merced	56 37
13. Oakland Bank of Savings	Oakland	343 13
14. People's Savings Bank	Sacramento	46 37
15. Santa Cruz Bank of Savings and Loan	Santa Cruz	34 45
16. San José Safe Deposit Bank of Savings	San José	127 29
17. Savings Bank of Southern California	Los Angeles	34 70
18. Savings Bank of San Diego County	San Diego	17 47
19. Stockton Savings Bank	Stockton	52 53
20. Stockton Savings and Loan Society	Stockton	268 64
21. Union Savings Bank	Oakland	237 90
22. Vallejo Savings and Commercial Company	Vallejo	14 29
Total from interior Savings Banks .....	.....	\$1,341 74
23. American Bank and Trust Company	San Francisco	\$2 79
24. Anglo-Californian Bank (Limited)	San Francisco	475 78
25. British Columbia Bank of	San Francisco	86 17
26. British North America, Bank of	San Francisco	73 43
27. California, Bank of	San Francisco	866 15
28. California Safe Deposit and Trust Company	San Francisco	30 78
29. Grangers Bank of California	San Francisco	59 13
30. London, Paris, and American Bank (Limited)	San Francisco	127 77
31. London and San Francisco Bank (Limited)	San Francisco	186 22
32. Nevada Bank of San Francisco	San Francisco	520 67
33. Pacific Bank	San Francisco	249 44
34. Sather Banking Company	San Francisco	119 28
35. Wells, Fargo & Company's Bank	San Francisco	301 74
Total from city Commercial Banks .....	.....	\$3,099 35
36. Anaheim, Bank of	Anaheim	\$14 58
37. Arcata, Bank of	Arcata	8 66
38. Benicia, Bank of	Benicia	3 86
39. Butte County, Bank of	Chico	31 99
Amount carried forward .....	.....	\$59 09

ASSESSMENT LIST—Continued.

NAME OF BANK.	Location.	Amount Paid.
Amount brought forward		\$59 09
40. California Bank	Los Angeles	39 10
41. California Bank and Trust Company	Oakland	13 80
42. California State Bank	Sacramento	59 20
43. Central California, Bank of .....	.....	10 57
44. Chico, Bank of	Chico	18 89
45. Citizens Bank	Nevada City	14 50
46. City Bank	Santa Cruz	25 59
47. Cloverdale Banking and Commercial Co.	Cloverdale	8 38
48. Colusa County Bank	Colusa	91 75
49. Commercial and Savings Bank of San José ..	San José	70 90
50. Commercial Bank of Santa Ana	Santa Ana	51 98
51. Commercial Bank of Santa Barbara	Santa Barbara	13 38
52. Dixon, Bank of	Dixon	13 53
53. Eastside, Bank of	Los Angeles	11 08
54. Elsinore, Bank of .....	.....	4 52
55. Escondido, Bank of .....	.....	7 57
56. Exchange Bank of Elsinore .....	.....	6 03
57. Farmers Exchange Bank	San Bernardino	83 26
58. Farmers Bank of Fresno	Fresno	47 98
59. Farmers and Mechanics Bank	Healdsburg	9 87
60. Farmers and Merchants Bank	Los Angeles	615 87
61. Farmers Savings Bank	Lakeport	28 93
62. Farmers Bank of Wheatland	Wheatland	5 63
63. Gilroy, Bank of	Gilroy	14 82
64. Hanford, Bank of .....	.....	12 13
65. Healdsburg, Bank of	Healdsburg	18 59
66. Hollister, Bank of	Hollister	38 00
67. Humboldt County Bank	Eureka	57 94
68. Kern Valley Bank	Bakersfield	28 00
69. Lake, Bank of	Lakeport	3 64
70. La Porte, Bank of	La Porte	5 71
71. Livermore, Bank of	Livermore	8 19
72. Los Angeles County Bank	Los Angeles	104 12
73. Los Gatos, Bank of	Los Gatos	10 57
74. Martinez, Bank of	Martinez	26 39
75. Mendocino Discount Bank	Mendocino	7 02
76. Merced Bank	Merced	13 83
77. Modesto Bank	Modesto	29 85
78. Napa, Bank of	Napa City	27 97
79. National City, Bank of	Napa City	14 56
80. Oceanside, Bank of .....	.....	5 80
81. Ontario State Bank .....	.....	11 70
82. Orange, Bank of .....	.....	14 00
83. Orland, Bank of .....	.....	5 48
84. People's Bank of Pomona	Pomona	7 51
85. Petaluma Savings Bank	Petaluma	26 90
86. Placer County Bank .....	.....	3 67
87. Pomona Bank	Pomona	20 93
88. Riverside Banking Company	Riverside	66 76
89. Sacramento Bank	Sacramento	280 06
90. Salinas City Bank	Salinas	41 02
91. Santa Clara County, Bank of	Santa Clara	33 09
92. Santa Cruz County, Bank of	Santa Cruz	39 33
93. San Gabriel Valley Bank	Pasadena	39 28
94. San Joaquin Valley Bank	Stockton	27 69
95. San José, Bank of	San José	91 18
96. San Luis Obispo, Bank of	San Luis Obispo	42 87
97. Santa Rosa Bank	Santa Rosa	60 93
98. Savings Bank of Santa Rosa	Santa Rosa	54 47
99. Selma, Bank of	Selma	8 02
100. Shasta County, Bank of	Redding	12 76
101. Siskiyou County Bank	Yreka	27 58
102. Sonoma County Bank	Petaluma	26 48
103. Sonoma Valley Bank	Sonoma	4 75
104. State Bank of San Jacinto	San Jacinto	8 00
Amount carried forward		\$2,693 07

ASSESSMENT LIST—Continued.

NAME OF BANK.	Location.	Amount Paid.
Amount brought forward .....	.....	\$2,693 07
105. St. Helena, Bank of	St. Helena	6 48
106. Suisun, Bank of	Suisun	42 90
107. Tehama County, Bank of	Red Bluff	50 30
108. Tomales, Bank of	Tomales	3 55
109. Tulare, Bank of	Tulare	16 13
110. Ukiah, Bank of	Ukiah	27 55
111. Union Bank of Redlands	Redlands	9 94
112. University Bank	Los Angeles	41 16
113. Vacaville, Bank of	Vacaville	6 79
114. Ventura, Bank of	Ventura	28 82
115. Visalia, Bank of	Visalia	65 89
116. Watsonville, Bank of	Watsonville	49 48
117. Willows, Bank of	Willows	15 52
118. Winters, Bank of	Winters	2 78
119. Woodland, Bank of	Woodland	72 90
120. Yolo, Bank of	Woodland	57 48
Total from interior Commercial Banks .....	.....	\$3,190 74
Total from San Fran. Commercial Banks .....	.....	3,099 35
Total from San Francisco Savings Banks .....	.....	7,668 17
Total from interior Savings Banks .....	.....	1,341 74
Grand total .....	.....	\$15,300 00

SEMI-ANNUAL TABULAR STATEMENTS

OF THE

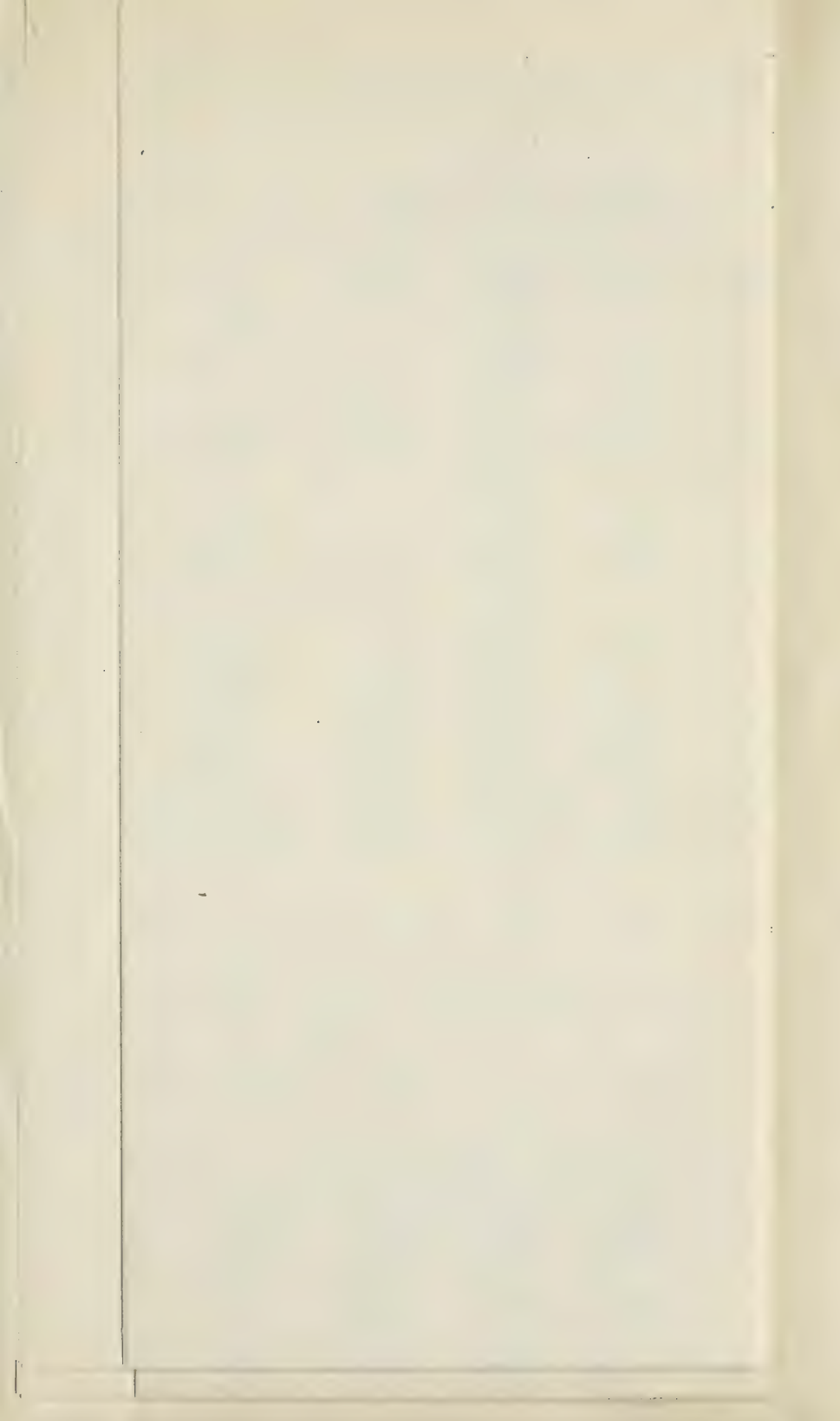
Active Savings and Commercial Banks, January 1,

AND

Savings, Commercial, Private, and National Banks of California,

JULY 1, 1888.







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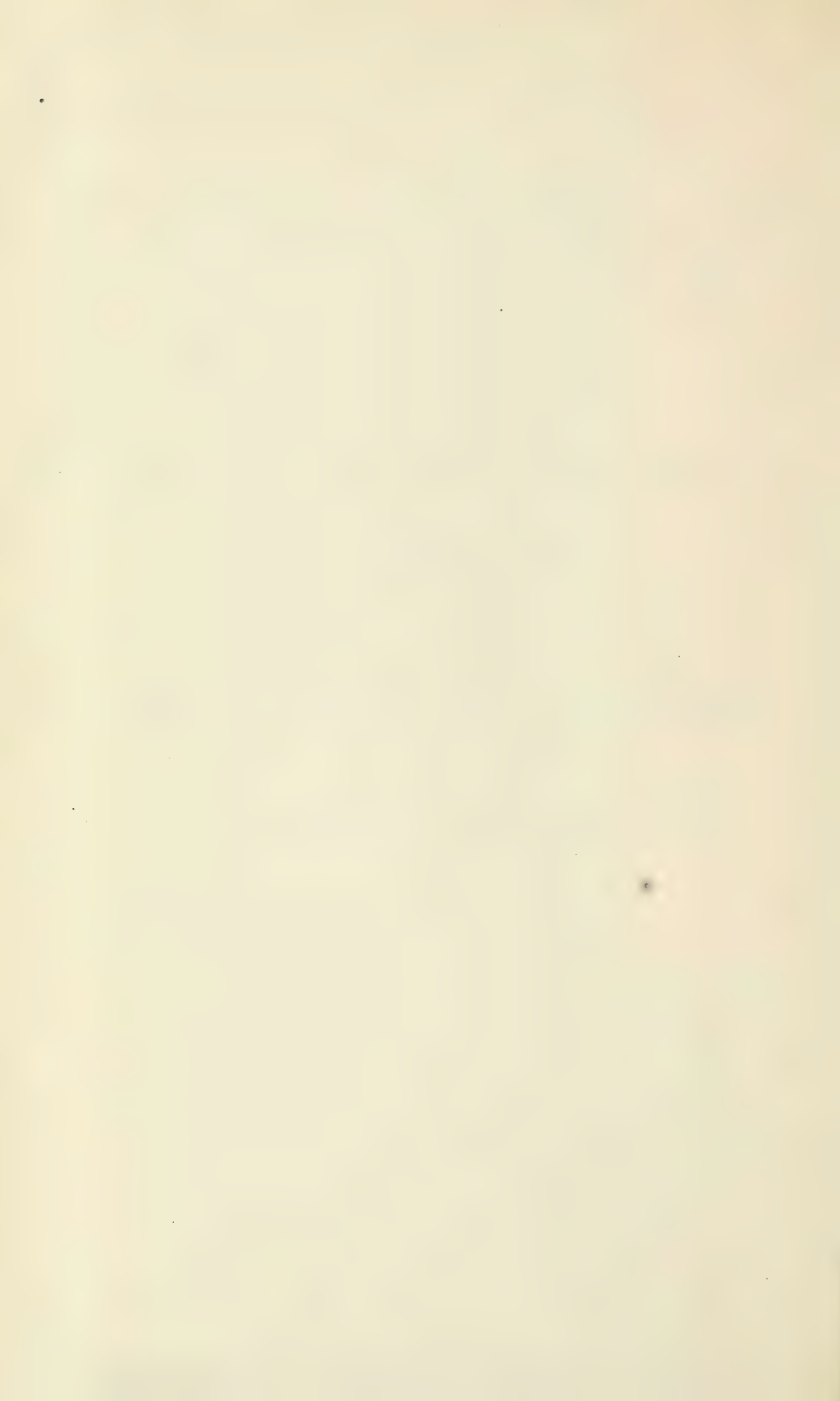
SECTIONS

OF THE

Constitution and the Codes of California

RELATING TO

BANKS AND BANKING.



EXTRACTS FROM THE CONSTITUTION OF THE STATE.

ART. I, SEC. 17. Foreigners of the white race or of African descent, eligible to become citizens of the United States under the naturalization laws thereof, while bona fide residents of this State, shall have the same rights in respect to the acquisition, possession, enjoyment, transmission, and inheritance of property as native-born citizens.

Rights of foreigners as to property.

ART. I, SEC. 21. No special privileges or immunities shall ever be granted which may not be altered, revoked, or repealed by the Legislature; nor shall any citizen, or class of citizens, be granted privileges or immunities which, upon the same terms, shall not be granted to all citizens.

No special privileges or immunities to be granted.

ART. XII, SEC. 3. Each stockholder of a corporation or joint stock association shall be individually and personally liable for such proportion of all its debts and liabilities contracted or incurred during the time he was a stockholder, as the amount of stock or shares owned by him bears to the whole of the subscribed capital stock, or shares of the corporation or association. The Directors or Trustees of corporations and joint stock associations shall be jointly and severally liable to the creditors and stockholders for all moneys embezzled or misappropriated by the officers of such corporation or joint stock association, during the term of office of such Director or Trustee.

Liability of stockholders and Directors.

ART. XII, SEC. 5. The Legislature shall have no power to pass any Act granting any charter for banking purposes, but corporations or associations may be formed for such purposes under general laws. No corporation, association, or individual shall issue or put in circulation, as money, anything but the lawful money of the United States.

Bank charters and bank circulation.

ART. XII, SEC. 7. The Legislature shall not extend any franchise or charter, nor remit the forfeiture of any franchise or charter, of any corporation now existing, or which shall hereafter exist under the laws of this State.

Extension of franchises and charters.

ART. XII, SEC. 9. No corporation shall engage in any business other than that expressly authorized in its charter or the law under which it may have been or may hereafter be organized; nor shall it hold for a longer period than five years any real estate except such as may be necessary for carrying on its business.

In what business may engage. Limitation on holding real estate.

ART. XII, SEC. 11. No corporation shall issue stock or bonds, except for money paid, labor done, or property actually received, and all fictitious increase of stock or indebtedness shall be void. The stock and bonded indebtedness of corporations shall not be

Limitation on the issue of stocks and increase of indebtedness.

increased except in pursuance of general law, nor without the consent of the persons holding the larger amount in value of the stock, at a meeting called for that purpose, giving sixty days' public notice, as may be provided by law.

Voting
rights of
stockhold-
ers.

ART. XII, SEC. 12. In all elections for Directors or managers of corporations, every stockholder shall have the right to vote, in person or by proxy, the number of shares of stock owned by him for as many persons as there are Directors or managers to be elected, or to cumulate said shares and give one candidate as many votes as the number of Directors multiplied by the number of his shares of stock shall equal, or to distribute them, on the same principle, among as many candidates as he shall think fit; and such Directors or managers shall not be elected in any other manner, except that members of coöperative societies formed for agricultural, mercantile, and manufacturing purposes, may vote on all questions affecting such societies in manner prescribed by law.

State loans
and subscrip-
tions.

ART. XII, SEC. 13. The State shall not in any manner loan its credit, nor shall it subscribe to or be interested in the stock of any company, association, or corporation.

Office and
books, where
kept.

ART. XII, SEC. 14. Every corporation other than religious, educational, or benevolent, organized or doing business in this State, shall have and maintain an office or place in this State for the transaction of its business, where transfers of stock shall be made, and in which shall be kept, for inspection by every person having an interest therein, and legislative committees, books in which shall be recorded the amount of capital stock subscribed, and by whom; the names of the owners of its stock, and the amounts owned by them respectively; the amount of stock paid in, and by whom; the transfers of stock; the amount of its assets and liabilities, and the names and place of residence of its officers.

Foreign cor-
porations.

ART. XII, SEC. 15. No corporation organized outside the limits of this State shall be allowed to transact business within this State on more favorable conditions than are prescribed by law to similar corporations organized under the laws of this State.

Where cor-
poration
may be sued.

ART. XII, SEC. 16. A corporation or association may be sued in the county where the contract is made or is to be performed, or where the obligation or liability arises or the breach occurs; or in the county where the principal place of business of such corporation is situated, subject to the power of the Court to change the place of trial as in other cases.

What prop-
erty shall be
taxed.

ART. XIII, SEC. 1. All property in the State, not exempt under the laws of the United States, shall be taxed in proportion to its value, to be ascertained as provided by law. The word "property," as used in this article and section, is hereby declared to include moneys, credits, bonds, stocks, dues, franchises, and all other matters and things, real, personal, and mixed, capable of private ownership; *provided*, that growing crops, property used exclusively for public schools, and such as may belong to the

United States, this State, or to any county or municipal corporation within this State, shall be exempt from taxation. The Legislature may provide, except in the case of credits secured by mortgage or trust deed, for a reduction from credits or debts due to bona fide residents of this State.

ART. XIII, SEC. 2. Land, and the improvements thereon, shall be separately assessed. Cultivated and uncultivated land, of the same quality, and similarly situated, shall be assessed at the same value. Lands and improvements, how assessed.

ART. XIII, SEC. 3. Every tract of land containing more than six hundred and forty acres, and which has been sectionized by the United States Government, shall be assessed for the purposes of taxation, by sections or fractions of sections. The Legislature shall provide by law for the assessment, in small tracts, of all land not sectionized by the United States Government. How lands shall be assessed.

ART. XIII, SEC. 4. A mortgage, deed of trust, contract, or other obligation by which a debt is secured, shall, for the purposes of assessment and taxation, be deemed and treated as an interest in the property affected thereby. Except as to railroad and other quasi public corporations, in case of debts so secured, the value of the property affected by such mortgage, deed of trust, contract, or obligation, less the value of such security, shall be assessed and taxed to the owner of the property, and the value of such security shall be assessed and taxed to the owner thereof, in the county, city, or district in which the property affected thereby is situate. The taxes so levied shall be a lien upon the property and security, and may be paid by either party to such security; if paid by the owner of the security, the tax so levied upon the property affected thereby shall become a part of the debt so secured; if the owner of the property shall pay the tax so levied on such security, it shall constitute a payment thereon, and to the extent of such payment a full discharge thereof; *provided*, that if any such security or indebtedness shall be paid by any such debtor or debtors, after assessment and before the tax levy, the amount of such levy may likewise be retained by such debtor or debtors, and shall be computed according to the tax levy for the preceding year. Mortgages or other securities, how assessed.

ART. XIII, SEC. 5. Every contract hereafter made, by which a debtor is obligated to pay any tax or assessment on money loaned, or on any mortgage, deed of trust, or other lien, shall, as to any interest specified therein, and as to such tax or assessment, be null and void. Contracts to pay mortgage tax, void.

ART. XIII, SEC. 8. The Legislature shall by law require each taxpayer in this State to make and deliver to the County Assessor, annually, a statement, under oath, setting forth specifically all the real and personal property owned by such taxpayer, or in his possession, or under his control, at twelve o'clock meridian, on the first Monday of March. Sworn statements required.

Powers of
State Board
of Equaliza-
tion.

ART. XIII, SEC. 9. A State Board of Equalization, consisting of one member from each Congressional District in this State, as the same existed in eighteen hundred and seventy-nine, shall be elected by the qualified electors of their respective districts, at the general election to be held in the year eighteen hundred and eighty-six, and at each gubernatorial election thereafter, whose term of office shall be for four years; whose duty it shall be to equalize the valuation of the taxable property in the several counties of the State for the purposes of taxation. The Controller of State shall be ex officio a member of the Board. The Boards of Supervisors of the several counties of the State shall constitute Boards of Equalization for their respective counties, whose duty it shall be to equalize the valuation of the taxable property in the county for the purpose of taxation; *provided*, such State and County Boards of Equalization are hereby authorized and empowered, under such rules of notice as the County Boards may prescribe, as to the county assessments, and under such rules of notice as the State Board may prescribe as to the action of the State Board, to increase or lower the entire assessment roll, or any assessment contained therein, so as to equalize the assessment of the property contained in said assessment roll, and make the assessment conform to the true value in money of the property contained in said roll; *provided*, that no Board of Equalization shall raise any mortgage, deed of trust, contract, or other obligation by which a debt is secured, money, or solvent credits, above its face value. The present State Board of Equalization shall continue in office until their successors, as herein provided for, shall be elected and shall qualify. The Legislature shall have power to redistrict the State into four districts as nearly equal in population as practical, and to provide for the elections of members of said Board of Equalization.

Property,
where as-
sessed.

ART. XIII, SEC. 10. All property, except as hereinafter in this section provided, shall be assessed in the county, city, city and county, town, township, or district in which it is situated, in the manner prescribed by law.

Separate
property.

ART. XX, SEC. 8. All property, real and personal, owned by either husband or wife before marriage, and that acquired by either of them afterwards by gift, devise, or descent, shall be their separate property.

SECTIONS OF THE POLITICAL CODE APPLICABLE TO THE BUSINESS OF BANKS AND BANKING.

SEC. 10. Holidays, within the meaning of this Code, are: Holidays.
Every Sunday, the first day of January, the twenty-second day of February, the thirtieth day of May, the fourth day of July, the twenty-fifth day of December, every day on which an election is held throughout the State, and every day appointed by the President of the United States, or by the Governor of this State, for a public fast, thanksgiving, or holiday. If the first day of January, the twenty-second day of February, the thirtieth day of May, the fourth day of July, or the twenty-fifth day of December fall upon a Sunday, the Monday following is a holiday.

SEC. 12. The time in which any act provided by law is to be done is computed by excluding the first day and including the last, unless the last day is a holiday, and then it is also excluded. Computation of time.

SEC. 13. Whenever any act of a secular nature, other than a work of necessity or mercy, is appointed by law or contract to be performed upon a particular day, which day falls upon a holiday, such act may be performed upon the next business day with the same effect as if it had been performed upon the day appointed. When an act to be done on a holiday may be performed.

SEC. 795. The protest of a Notary, under his hand and official seal, of a bill of exchange or promissory note, for non-acceptance or non-payment, stating the presentment for acceptance or payment and the non-acceptance or non-payment thereof, the service of notice on any or all of the parties to such bill of exchange or promissory note, and specifying the mode of giving such notice, and the reputed place of residence of the party to such bill of exchange or promissory note, and of the party to whom the same was given, and the Post Office nearest thereto, is prima facie evidence of the facts contained therein. Protest prima facie evidence of facts stated.

SEC. 3607. All property in this State, not exempt under the laws of the United States, excepting growing crops, property used exclusively for public schools, and such as may belong to the United States, this State, or to any county, or municipal corporation within this State, is subject to taxation as in this Code provided; but nothing in this Code shall be construed to require or permit double taxation. Property subject to taxation.

SEC. 3608. Shares of stock in corporations possess no intrinsic value over and above the actual value of the property of the corporation which they stand for and represent, and the assessment and taxation of such shares, and also of the corporate property, would be double taxation. Therefore all property belonging to Shares of stock in corporations not taxable.

corporations shall be assessed and taxed, but no assessment shall be made of shares of stock, nor shall any holder thereof be taxed therefor.

Property,
how assessed.

SEC. 3627. All taxable property must be assessed at its full cash value. Land and improvements thereon shall be separately assessed. Cultivated and uncultivated land of the same quality, and similarly situated, shall be assessed at the same value. A mortgage, deed of trust, contract, or other obligation by which a debt is secured, shall, for the purpose of assessment and taxation, be deemed and treated as an interest in the property affected thereby, except as to railroad and other quasi-public corporations. In case of debts so secured, the value of the property affected by such mortgage, deed of trust, contract, or obligation, less the value of such security, shall be assessed and taxed to the owner of the property, and the value of such security shall be assessed and taxed to the owner thereof, in the county, city, or district in which the property affected thereby is situated. The taxes so levied shall be a lien upon the property and security, and may be paid by either party to such security; if paid by the owner of the security, the tax so levied upon the property affected thereby shall become a part of the debt so secured. If the owner of the property shall pay the tax so levied on such security, it shall constitute a payment thereon, and, to the extent of such payment, a full discharge thereof. If any such security or indebtedness shall be paid by any such debtor or debtors after assessment and before the tax levy, the amount of such levy may likewise be retained by such debtor or debtors, and shall be computed according to the tax levy for the preceding year; and every contract by which a debtor is obliged to pay any tax or assessment on money loaned, or on any mortgage, deed of trust, or other lien, shall, as to any interest specified therein, and as to such tax or assessment, be null and void.

[For further information concerning the assessment and collection of taxes see Political Code from Section 3628 to Section 3900.]

SECTIONS OF THE CIVIL CODE RELATING TO THE SUBJECT OF BANKS AND BANKING.

SEC. 33. A minor cannot give a delegation of power, nor, under the age of eighteen, make a contract relating to real property, or any interest therein, or relating to any personal property not in his immediate possession or control. Minor, disabilities of.

SEC. 34. A minor may make any other contract than as above specified, in the same manner as an adult, subject only to his power of disaffirmance under the provisions of this title, and subject to the provisions of the titles on marriage and on master and servant. Minor, rights of.

SEC. 35. In all cases other than those specified in sections thirty-six and thirty-seven, the contract of a minor, if made whilst he is under the age of eighteen, may be disaffirmed by the minor himself, either before his majority or within a reasonable time afterward; or, in case of his death within that period, by his heirs or personal representatives; and if the contract be made by the minor whilst he is over the age of eighteen, it may be disaffirmed in like manner upon restoring the consideration to the party from whom it was received, or paying its equivalent. Minor, disaffirmance of contract.

SEC. 37. A minor cannot disaffirm an obligation, otherwise valid, entered into by him under the express authority or direction of a statute. No certain obligations.

SEC. 38. A person entirely without understanding has no power to make a contract of any kind, but he is liable for the reasonable value of things furnished to him necessary for his support or the support of his family. Persons without understanding, disabilities and liabilities of.

SEC. 39. A conveyance or other contract of a person of unsound mind, but not entirely without understanding, made before his incapacity has been judicially determined, is subject to rescission, as provided in the chapter on rescission of this Code. Contracts of insane subject to rescission.

SEC. 283. A corporation is the creature of the law, having certain powers and duties of a natural person. Being created by the law, it may continue for any length of time which the law prescribes. Corporation defined.

SEC. 284. Corporations are either public or private. Public corporations are formed or organized for the government of a portion of the State; all other corporations are private. Corporations, public and private distinguished.

Private corporations,
how formed.

SEC. 285. Private corporations may be formed by the voluntary association of any five or more persons, in the manner prescribed in this article. A majority of such persons must be residents of this State.

Corporations may be formed for any lawful purpose. Continuance of existence under provisions of Code.

SEC. 286. Private corporations may be formed for any purpose for which individuals may lawfully associate themselves.

SEC. 287. Any corporation existing on the first day of January, one thousand eight hundred and seventy-three, formed under the laws of this State, and still existing, which has not already elected to continue its existence, under the provision of this Code applicable thereto, may, at any time thereafter, make such election by the unanimous vote of all of its Directors, or such election may be made at any annual meeting of the stockholders or members, or at any meeting called by the Directors expressly for considering the subject, if voted by stockholders representing a majority of the capital stock, or by a majority of the members, or may be made by the Directors upon the written consent of that number of such stockholders or members. A certificate of the action of the Directors, signed by them and their Secretary, when the election is made by their unanimous vote, or upon the written consent of the stockholders or members, or a certificate of the proceedings of the meeting of the stockholders or members, when such election is made at any such meeting, signed by the Chairman and Secretary of the meeting, and a majority of the Directors, must be filed in the office of the Clerk of the county where the original articles of corporation are filed, and a certified copy thereof must be filed in the office of the Secretary of State; and hereafter the corporation shall continue its existence under the provisions of this Code which are applicable thereto, and shall possess all the rights and powers, and be subject to all the obligations, restrictions, and limitations, prescribed thereby.

Existing corporations not affected.

SEC. 288. No corporation formed or existing before twelve o'clock, noon, of the day upon which this Code takes effect, is affected by the provisions of Part IV, of Division First, of this Code, unless such corporation elects to continue its existence under it, as provided in section two hundred and eighty-seven; but the laws under which such corporations were formed and exist, are applicable to all such corporations, and are repealed, subject to the provisions of this section.

Name of instrument creating corporation.

SEC. 289. The instrument by which a private corporation is formed is called "Articles of Incorporation."

Articles of incorporation, what to contain.

SEC. 290. Articles of incorporation must be prepared, setting forth:

1. The name of the incorporation.
2. The purpose for which it is formed.
3. The place where its principal business is to be transacted.
4. The term for which it is to exist, not exceeding fifty years.
5. The number of its Directors or Trustees, which shall not be less than five nor more than eleven, and the names and residence of those who are appointed for the first year; *provided*, that the

corporate powers, business, and property of corporations formed, or to be formed, for the purpose of erecting and managing halls and buildings for the meeting and accommodation of several lodges or societies of any benevolent or charitable order or organization, and in connection therewith, the leasing of stores and offices in such building or buildings for other purposes, may be conducted, exercised, and controlled by a Board of not less than five nor more than fifty Directors, to be chosen from among the stockholders of such corporation, or from among the members of such order or organization; *and provided also*, that at any time during the existence of corporations for profit, other than those of the character last herein above provided for, the number of the Directors may be increased or diminished by a majority of the stockholders of the corporation to any number not exceeding eleven nor less than five, who must be members of the corporation, whereupon a certificate, stating the number of Directors, must be filed, as provided for in section two hundred and ninety-six for the filing of the original articles of incorporation.

6. The amount of its capital stock, and the number of shares into which it is divided.

7. If there is a capital stock, the amount actually subscribed, and by whom.

SEC. 292. The articles of incorporation must be subscribed by five or more persons, a majority of whom must be residents of this State, and acknowledged by each before some officer authorized to take and certify acknowledgments of conveyances of real property.

Articles to be
subscribed
and ac-
knowledged.

SEC. 296. Upon filing the articles of incorporation in the office of the County Clerk of the county in which the principal business of the company is to be transacted, and a copy thereof, certified by the County Clerk, with the Secretary of State, and the affidavit mentioned in the last section, where such affidavit is required, the Secretary of State must issue to the corporation, over the great seal of the State, a certificate that a copy of the articles, containing the required statement of facts, has been filed in his office; and thereupon the persons signing the articles, and their associates and successors, shall be a body politic and corporate, by the name stated in the certificate, and for the term of fifty years, unless it is in the articles of incorporation otherwise stated or in this Code otherwise specially provided.

Articles to be
filed with
County
Clerk and
Secretary of
State.

SEC. 297. A copy of any articles of incorporation filed in pursuance of this chapter, and certified by the Secretary of State, must be received in all the Courts and other places as prima facie evidence of the facts therein stated.

Certified
copy of ar-
ticles as pri-
ma facie evi-
dence.

SEC. 298. The owners of shares in a corporation which has a capital stock are called stockholders. If a corporation has no capital stock, the incorporators and their successors are called members.

Who are
members
and who
stockholders
of corpora-
tion.

Filing articles of incorporation.

SEC. 299. No corporation hereafter formed shall purchase, locate, or hold property in any county of this State, without filing a copy of the copy of its articles of incorporation filed in the office of the Secretary of State, duly certified by such Secretary of State, in the office of the County Clerk of the county in which such property is situated, within sixty days after such purchase or location is made. Every corporation now in existence, whether formed under the provisions of this Code or not, must, within ninety days after the passage of this section, file such certified copy of the copy of its articles of incorporation in the office of the County Clerk of every county in this State, in which it holds any property (except the county where the original articles of incorporation are filed); and if any corporation hereafter acquire any property in any county other than that in which it now holds property, it must, within ninety days thereafter, file with the Clerk of such county such certified copy of the copy of its articles of incorporation. The copies so filed with the several County Clerks, and certified copies thereof, shall have the same force and effect in evidence as would the originals. Any corporation failing to comply with the provisions of this section shall not maintain or defend any action or proceeding in relation to such property, its rents, issues, or profits, until such articles of incorporation, and such certified copy of its articles of incorporation, and such certified copy of the copy of its articles of incorporation, shall be filed at the places directed by the general law and this section; *provided*, that all corporations shall be liable in damages for any and all loss that may arise by the failure of such corporation to perform any of the foregoing duties within the time mentioned in this section; *and provided further*, that the said damages may be recovered in an action brought in any Court of this State of competent jurisdiction, by any party or parties suffering the same.

Capital stock of banking corporations.

SEC. 300. Every corporation that has been or may be created under the general laws of this State, doing a banking business therein, and which has no capital stock, may elect to have a capital stock, and may issue certificates of stock therefor, in the same manner as corporations formed under the provisions of Chapter I, Article I, of the Civil Code, relating to the formation of corporations; *provided*, that no such corporation shall use or convert any moneys or funds theretofore belonging to it, or under its control, into capital stock; but such funds or moneys must be held and managed only for the purposes and in the manner for which they were created. Before such change is made, a majority of the members of such corporation present at a meeting called for the purpose of considering the proposition whether it is best to have a capital stock, its amount, and the number of shares into which it shall be divided, must vote in favor of having a capital stock, fix the amount thereof, and the number of shares into which it shall be divided. Notice of the time and place of holding such meeting, and its object, must be given by the President of such corporation, by publication in some newspaper printed and published in the county, or city and county, in which the principal place of business of the corporation is situated, at least once a week for three successive weeks prior to the holding of the meeting. A copy of the proceedings of this meeting, giving the num-

ber of persons present, the votes taken, the notice calling the meeting, the proof of its publication, the amount of capital actually subscribed, and by whom, all duly certified by the President and Secretary of the corporation, must be filed in the offices of the Secretary of State and Clerk of the county where the articles of incorporation are filed. Thereafter such corporation is possessed of all the rights and powers, and is subject to all the obligations, restrictions, and limitations, as if it had been originally created with a capital stock; *and provided further*, that no bank in this State shall ever pay any dividend upon so called guaranty notes, nor upon any stock, except upon the amount actually paid in money into said capital upon such stock, and any payment made in violation of this provision shall render all officers and Directors consenting to the same jointly and severally liable to the depositors to the extent thereof.

BY-LAWS, DIRECTORS, ELECTIONS, AND MEETINGS.

SEC. 301. Every corporation formed under this title must, within one month after filing articles of incorporation, adopt a code of by-laws for its government, not inconsistent with the Constitution and laws of this State. The assent of stockholders representing a majority of all the subscribed capital stock, or of a majority of the members, if there be no capital stock, is necessary to adopt by-laws, if they are adopted at a meeting called for that purpose; and in the event of such meeting being called, two weeks' notice of the same, by advertisement in some newspaper published in the county in which the principal place of business of the corporation is located, or if none is published therein, then in a paper published in an adjoining county, must be given by order of the acting President. The written assent of the holders of two thirds of the stock, or of two thirds of the members if there be no capital stock, shall be effectual to adopt a code of by-laws without a meeting for that purpose.

Adoption of
by-laws,
when, how,
and by
whom.

SEC. 302. The Directors of a corporation must be elected annually by the stockholders or members, and if no provision is made in the by-laws for the time of election, the election must be held on the first Tuesday in June. Notice of such election must be given, and the right to vote determined as prescribed in section three hundred and one.

Directors,
election of,
etc.

SEC. 303. A corporation may, by its by-laws, where no other provision is specially made, provide for:

By-laws, for
what may
provide.

1. The time, place, and manner of calling and conducting its meetings;

2. The number of stockholders or members constituting a quorum;

3. The mode of voting by proxy;

4. The time of the annual election for Directors, and the mode and manner of giving notice thereof;

5. The compensation and duties of officers;

6. The manner of election and the tenure of office of all officers other than the Directors; and,

7. Suitable penalties for the violation of by-laws, not exceeding, in any case, one hundred dollars for any one offense.

Recording
and amend-
ment of by-
laws.

SEC. 304. All by-laws adopted must be certified by a majority of the Directors and Secretary of the corporation, and copied in a legible hand in some book kept in the office of the corporation, to be known as the "book of by-laws," and no by-law shall take effect until so copied, and the book shall then be opened to the inspection of the public during office hours of each day except holidays. The by-laws may be repealed or amended, or new by-laws may be adopted, at the annual meeting, or at any other meeting of the stockholders or members, called for that purpose by the Directors, by a vote representing two thirds of the subscribed stock, or by two thirds of the members. The written assent of the holders of two thirds of the stock or two thirds of the members, if there be no capital stock, shall be effectual to repeal or amend any by-law, or to adopt additional by-laws. The power to repeal and amend the by-laws, and adopt new by-laws, may, by a similar vote at any such meeting, or similar written assent, be delegated to the Board of Directors. The power, when delegated, may be revoked by a similar vote, at any regular meeting of the stockholders or members. Whenever any amendment or new by-law is adopted, it shall be copied in the book of by-laws with the original by-laws, and immediately after them, and shall not take effect until so copied. If any by-law be repealed, the fact of repeal, with the date of the meeting at which the repeal was enacted, or written assent was filed, shall be stated in said book, and until so stated the repeal shall not take effect.

How many
and who to
be Directors.

SEC. 305. The corporate powers, business, and property of all corporations formed under this title must be exercised, conducted, and controlled by a Board of not less than five nor more than eleven Directors, to be elected from among the holders of stock; or where there is no capital stock, then from the members of such corporations; except that corporations formed, or to be formed, for the purpose of erecting and managing halls and buildings for the meetings and accommodation of several lodges or societies of any benevolent or charitable order or organization, and in connection therewith the leasing of stores and offices in such building or buildings for other purposes, the corporate powers, business, and property thereof may be conducted, exercised, and controlled by a Board of not less than five nor more than fifty Directors, to be chosen from among the stockholders of such corporation or from among the members of such order or organization. A majority of the Directors must be in all cases citizens of this State. Directors of corporations for profit must be holders of stock therein in an amount to be fixed by the by-laws of the corporation. Directors of all other corporations must be members thereof. Unless a quorum is present and acting no business performed or act done is valid as against the corporation. Whenever a vacancy occurs in the office of Director, unless the by-laws of the corporation otherwise provide, such vacancy must be filled by an appointee of the Board.

SEC. 306. At the first meeting at which the by-laws are adopted, or at such subsequent meeting as may be then designated, Directors must be elected, to hold their offices for one year, and until their successors are elected and qualified.

Directors to be elected at first meeting.

SEC. 307. All elections must be by ballot, and every stockholder shall have the right to vote in person or by proxy the number of shares standing in his name, as provided in section three hundred and twelve of this Code, for as many persons as there are Directors to be elected, or to cumulate said shares and give one candidate as many votes as the number of Directors multiplied by the number of his shares of stock shall equal, or to distribute them on the same principle among as many candidates as he shall think fit. In corporations having no capital stock, each member of the corporation may cast as many votes for one Director as there are Directors to be elected, or may distribute the same among any or of all the candidates. In either case, the Directors receiving the highest number of votes shall be declared elected.

Elections, how conducted.

SEC. 308. Immediately after their election, the Directors must organize by the election of a President, who must be one of their number, a Secretary, and Treasurer. They must perform the duties enjoined on them by law and the by-laws of the corporation. A majority of the Directors is a sufficient number to form a board for the transaction of business, and every decision of a majority of the Directors forming such board, made when duly assembled, is valid as a corporate act.

Organization of Board of Directors, etc.

SEC. 309. The Directors of corporations must not make dividends, except from the surplus profits arising from the business thereof; nor must they divide, withdraw, or pay to the stockholders, or any of them, any part of the capital stock; nor must they create debts beyond their subscribed capital stock, or reduce or increase the capital stock, except as hereinafter specially provided. For a violation of the provisions of this section, the Directors under whose administration the same may have happened (except those who may have caused their dissent therefrom to be entered at large on the minutes of the Directors at the time, or were not present when the same did happen) are in their individual and private capacity jointly and severally liable to the corporation, and to the creditors thereof, in the event of its dissolution, to the full amount of the capital stock so divided, withdrawn, paid out, or reduced, or debt contracted; and no statute of limitations is a bar to any suit against such Directors for any sums for which they are made liable by this section. There may, however, be a division and distribution of the capital stock of any corporation which remains after the payment of all its debts, upon its dissolution, or the expiration of its term of existence.

Dividends to be made from surplus profits.

SEC. 310. No Director shall be removed from office, unless by a vote of two thirds of the members, or of stockholders holding two thirds of the capital stock, at a general meeting held after previous notice of the time and place, and of the intention to propose such removal. Meetings of stockholders for this purpose may be called by the President, or by a majority of the Directors,

Removal from office of Directors, etc.

or by members or stockholders holding at least one half of the votes. Such calls must be in writing, and addressed to the Secretary, who must thereupon give notice of the time, place, and object of the meeting, and by whose order it is called. If the Secretary refuse to give the notice, or if there is none, the call may be addressed directly to the members or stockholders, and be served as a notice, in which case it must specify the time and place of meeting. The notice must be given in the manner provided in section three hundred and one of this title, unless other express provision has been made therefor in the by-laws. In case of removal, the vacancy may be filled by election at the same meeting.

Justice of
Peace may
order meet-
ing, when.

SEC. 311. Whenever, from any cause, there is no person authorized to call or to preside at a meeting of a corporation, any Justice of the Peace of the county where such corporation is established may, on written application of three or more of the stockholders or of the members thereof, issue a warrant to one of the stockholders or members, directing him to call a meeting of the corporation, by giving the notice required, and the Justice may in the same warrant direct such person to preside at such meeting until a clerk is chosen and qualified, if there is no other officer present legally authorized to preside thereat.

Majority of
stock must
be repre-
sented.

SEC. 312. At all elections, or votes had for any purpose, there must be a majority of the subscribed capital stock, or of the members, represented either in person or by proxy in writing. Every person acting therein (in person, or by proxy, or representative) must be a member thereof, or a bona fide stockholder, having stock in his own name on the stock-books of the corporation at least ten days prior to the election. Any vote or election had other than in accordance with the provisions of this article is voidable at the instance of absent (or any) stockholders or members, and may be set aside by petition to the District Court of the county where the same is held. Any regular or called meeting of the stockholders or members may adjourn from day to day, or from time to time, if, for any reason, there is not present a majority of the subscribed stock or members, or no election had, such adjournment and the reasons therefor being recorded in the journal of proceedings of the Board of Directors.

Stock of
minors, in-
sane, or de-
ceased, how
represented.

SEC. 313. The shares of stock of an estate of a minor or insane person may be represented by his guardian, and of a deceased person by his executor or administrator.

Election may
be post-
poned.

SEC. 314. If from any cause an election does not take place on the day appointed in the by-laws, it may be held on any day thereafter as is provided for in such by-laws, or to which such election may be adjourned or ordered by the Directors. If an election has not been held at the appointed time, and no adjourned or other meeting for the purpose has been ordered by the Directors, a meeting may be called by the stockholders, as provided in section three hundred and ten of this article.

SEC. 315. Upon the application of any person, or body corporate, aggrieved by any election held by any corporate body, the District Court of the district in which such election is held must proceed forthwith to hear the allegations and proofs of the parties, or otherwise inquire into the matters of complaint, and thereupon confirm the election, order a new one, or direct such other relief in the premises as accords with right and justice. Upon filing the petition, and before any further proceedings are had under this section, five days' notice of the hearing must be given, under the direction of the Court, or the Judge thereof, to the adverse party, or those to be affected thereby.

Complaints and proceedings regarding elections.

SEC. 316. Any officer of a corporation who willfully gives a certificate, or willfully makes an official report, public notice, or entry in any of the records or books of the corporation, concerning the corporation or its business, which is false in any material representation, shall be liable for all the damages resulting therefrom to any person injured thereby; and if two or more officers unite or participate in the commission of any of the acts herein designated, they shall be jointly and severally liable.

Officers liable for false certificates, reports, or notices.

SEC. 317. When all the stockholders or members of a corporation are present at any meeting, however called or notified, and sign a written consent thereto on the record of such meeting, the doings of such meeting are as valid as if had at a meeting legally called and noticed.

Meeting by consent to be valid.

SEC. 318. The stockholders or members of such corporation, when so assembled, may elect officers to fill all vacancies then existing, and may act upon such other business as might lawfully be transacted at regular meetings of the corporation.

Proceedings at meeting to be binding.

SEC. 319. The meetings of the stockholders and Board of Directors of a corporation must be held at its office or principal place of business.

Meetings, where held.

SEC. 320. When no provision is made in the by-laws for regular meetings of the Directors and the mode of calling special meetings, all meetings must be called by special notice in writing, to be given to each Director by the Secretary, on the order of the President; or if there be none, on the order of two Directors.

Special meetings, how called.

SEC. 321. Every corporation doing a banking business in this State must keep in its office, in a place accessible to the stockholders, depositors, and creditors thereof, and for their use, a book containing a list of all stockholders in such corporation, and the number of shares of stock held by each; and every such corporation must keep posted in its office, in a conspicuous place, accessible to the public generally, a notice signed by the President or Secretary, showing:

Book and notice of Directors and stockholders of banks.

1. The names of the Directors of such corporation;
2. The number and value of shares of stock held by each Director. The entries on such book and such notice shall be made and posted within twenty-four hours after any transfer of stock, and shall be conclusive evidence against each Director and

stockholder of the number of shares of stock held by each. The provisions of this section shall apply to all banking corporations formed or existing before twelve o'clock noon of the day on which this Code took effect, as well as to those formed after such time.

SEC. 321. Every corporation that has been or may be created under the general laws of this State may change its principal place of business from one place to another in the same county, or from one city or county to another city or county within this State. Before such change is made, the consent in writing of the holders of two thirds of the capital stock must be obtained and filed in the office of the corporation. When such consent is obtained and filed, notice of the intended removal or change must be published at least once a week for three consecutive weeks in some newspaper published in the county wherein said principal place of business is situated, if there is one published therein; if not, in a newspaper of an adjoining county, giving the name of the county or city where it is situated, and that to which it is intended to remove it.

An Act concerning corporations and persons engaged in the business of banking.

[Approved April 1, 1876; 1875-6, 729.]

SECTION 1. Every corporation and all persons and every person hereafter doing a banking business in this State shall, in January and July of every year, publish in at least one newspaper published in the county in which the principal office of such corporation may be situated, or in which said persons or person may reside, and also file for record, in the Recorder's office of said county, a sworn statement, verified, in the case of any such corporation, by its President, or Manager, and by its Secretary or Cashier, and in the case of any such individual or individuals, by him or them, of the amount of capital actually paid into such corporation, or into such banking business; *provided*, that nothing shall be deemed capital actually paid in except money bona fide paid into the treasury of such bank, and under no circumstances shall the promissory note, check, or other obligation of any Director or stockholder, or of the proprietors or proprietor of any such bank be treated, computed, or in any manner considered any part of such actually paid in capital. If no newspaper of general circulation be published in the aforementioned county, then and in that case such publication of said statement shall be made in at least one newspaper of general circulation published in the City and County of San Francisco, and in one newspaper of general circulation published in the City and County of Sacramento.

SEC. 2. Every corporation and all persons and every person hereafter doing a banking business in this State shall likewise publish in such newspaper or newspapers, and shall also file for record in the Recorder's office of said county, in January and July of each year, a like sworn statement of the actual condition and value of its assets and liabilities, and where said assets are situated.

SEC. 3. The Directors of every such corporation which shall publish or file for record, as aforesaid, a false statement of the amount of capital actually and bona fide paid into such corporation, or a false statement of the actual condition and value of its assets and liabilities, or as to where said assets are situated, shall be jointly and severally liable to any person thereafter dealing with such corporation to the full extent of such dealing; and no corporation, and no person or persons who fail to comply with the provisions or any of the provisions of this law, shall maintain or prosecute any action or proceeding in any of the Courts of this State until they shall have first duly filed the statements herein provided for, and in all other respects complied with the provisions of this law; nor shall any assignee or assignees of any such corporation or person whose assignment shall be made subsequent to any such failure to comply with the provisions of this law, maintain any action or proceeding in any Court of this State until his or their assignor or assignors shall have first duly complied with the provisions of this law.

SEC. 4. Where any of such banking corporations shall be foreign, the statements hereinbefore provided for shall be verified by the agent or manager of the business of such corporation resident in this State, who shall be subject to the same liabilities herein provided as against Directors of any such banking corporation, and also as against every such bank officer.

Change of
principal
place of busi-
ness.

Banks to
publish and
record semi-
annual state-
ments.

Assets and li-
abilities to be
described.

Liability for
making false
statement.

Foreign
banking cor-
porations.

SEC. 5. The Recorder of each county of this State shall keep two sets of well bound books for the record of the sworn statements herein provided for, respectively, one of which sets of books shall be labeled "Statements of Banking Capital," and the other, "Statements of Banking Assets," and said Recorder shall, upon the payment of his fees for the same, record separately said respective sworn statements in its appropriate book, and shall keep a separate index of each of said sets of books. Said original sworn statements need not be acknowledged in order to be recorded as aforesaid, but must be verified as aforesaid before some Judge or officer of this State authorized to take affidavits to be used before any Court in this State, and shall always remain and be kept on file in the office of said Recorder.

Recorder to keep records.

SEC. 6. The Recorder of every county in this State shall receive, for recording any of the sworn statements herein provided for, for every folio, twenty-five cents; and for noting on any such sworn statement the time when and the place where recorded, twenty-five cents; and for certified copies of such sworn statements, to which any one paying for the same shall be entitled, twenty-five cents per folio.

Fees of Recorder.

SEC. 7. This Act shall take effect from and after its passage.

An Act to protect stockholders and persons dealing with corporations in this State.

[Approved March 29, 1878; 1877-8, 695.]

SECTION 1. Any Superintendent, Director, Secretary, Manager, agent, or other officer of any corporation formed or existing under the laws of this State, or transacting business in the same, and any person pretending or holding himself out as such Superintendent, Director, Secretary, Manager, agent, or other officer, who shall willfully subscribe, sign, indorse, verify, or otherwise assent to the publication, either generally or privately, to the stockholders or other persons dealing with such corporation, or its stock, any untrue or willfully and fraudulently exaggerated report, prospectus, account, statement of operations, values, business, profits, expenditures, or prospects, or other paper or document intended to produce or give, or having a tendency to produce or give to the shares of stock in such corporation a greater value, or less apparent or market value than they really possess, or with the intention of defrauding any particular person or persons, or the public, or persons generally, shall be deemed guilty of a felony, and on conviction thereof shall be punished by imprisonment in the State Prison or a county jail not exceeding two years, or by fine not exceeding five thousand dollars, or by both; *provided*, that this Act shall be construed to apply only to corporations whose capital stock has been or shall hereafter be listed at a stock board or stock exchange in this State, or whose shares be regularly bought and sold in the stock market of this State.

Frauds and misrepresentations, penalty for.

STOCK AND STOCKHOLDERS.

SEC. 322. Each stockholder of a corporation is individually and personally liable for such proportion of its debts and liabilities as the amount of stock or shares owned by him bears to the whole of the subscribed capital stock or shares of the corporation, and for a like proportion only of each debt or claim against the corporation. Any creditor of the corporation may institute joint or several actions against any of its stockholders for the proportion of his claim, payable by each, and in such action the Court must ascertain the proportion of the claim or debt for which each defendant is liable, and a several judgment must be rendered against each, in conformity therewith. If any stockholder pays his proportion of any debt due from the corporation, incurred while he was such stockholder, he is relieved from any further personal liability for such debt; and if an action has been brought against him upon such debt, it shall be dismissed as to him, upon his paying the costs, or such proportion thereof as may be properly chargeable against him. The liability of each stockholder is determined by the amount of stock or shares owned by him at the time the debt or liability was incurred; and such liability is not released by any subsequent transfer of stock. The term "stockholder," as used in this section, shall apply not only to such persons as appear by the books of the corporation to be such, but also to every equitable

Stockholders liable for debts.

owner of stock, although the same appear on the books in the name of another, and also to every person who has advanced the installments or purchase money of stock in the name of a minor, so long as the latter remains a minor; and also to every guardian or other Trustee who voluntarily invests any trust funds in the stock. Trust funds in the hands of a guardian or Trustee shall not be liable under the provisions of this section by reason of any such investment, nor shall the person for whose benefit the investment is made be responsible in respect to the stock, until he becomes competent and able to control the same; but the responsibility of the guardian or Trustee making the investment shall continue until that period. Stock held as collateral security, or by a Trustee, or in any other representative capacity, does not make the holder thereof a stockholder within the meaning of this section, except in the cases above mentioned, so as to charge him with any proportion of the debts or liabilities of the corporation; but the pledgor, or person or estate represented, is to be deemed the stockholder as respects such liability. In corporations having no capital stock, each member is individually and personally liable for his proportion of its debts and liabilities, and similar actions may be brought against him, either alone or jointly with other members, to enforce such liability as by this section may be brought against one or more stockholders, and similar judgments may be rendered. The liability of each stockholder of a corporation formed under the laws of any other State or Territory of the United States, or of any foreign country, and doing business within this State, shall be the same as the liability of a stockholder of a corporation created under the constitution and laws of this State.

Certificates,
how and
when
issued.

SEC. 323. All corporations for profit must issue certificates for stock when fully paid up, signed by the President and Secretary, and may provide, in their by-laws, for issuing certificates prior to the full payment, under such restrictions and for such purposes as their by-laws may provide.

Transfer of
shares.

SEC. 324. Whenever the capital stock of any corporation is divided into shares, and certificates therefor are issued, such shares of stock are personal property, and may be transferred by indorsement by the signature of the proprietor, or his attorney or legal representative, and delivery of the certificate; but such transfer is not valid, except between the parties thereto, until the same is so entered upon the books of the corporation as to show the names of the parties by and to whom transferred, the number or designation of the shares, and the date of the transfer.

Shares held
by married
women, etc.

SEC. 325. Shares of stock in corporations held or owned by a married woman may be transferred by her, her agent or attorney, without the signature of her husband, in the same manner as if such married woman were a feme sole. All dividends payable upon any shares of stock of a corporation held by a married woman may be paid to such married woman, her agent or attorney, in the same manner as if she were unmarried, and it is not necessary for her husband to join in a receipt therefor; and any proxy or power given by a married woman touching any shares of stock of any

corporation owned by her is valid and binding without the signature of her husband, the same as if she were unmarried.

SEC. 326. When the shares of stock in a corporation are owned by parties residing out of the State, the President, Secretary, or Directors of the corporation, before entering any transfer of the shares on its books, or issuing a certificate therefor to the transferee, may require from the attorney or agent of the non-resident owner, or from the person claiming under the transfer, an affidavit or other evidence that the non-resident owner was alive at the date of the transfer, and if such affidavit or other satisfactory evidence be not furnished, may require from the attorney, agent, or claimant, a bond of indemnity, with two sureties, satisfactory to the officers of the corporation; or, if not so satisfactory, then one approved by a Judge of the Superior Court of the county in which the principal office of the corporation is situated, conditioned to protect the corporation against any liability to the legal representatives of the owner of the shares in case of his or her death before the transfer; and if such affidavit or other evidence or bond be not furnished when required as herein provided, neither the corporation nor any officer thereof shall be liable for refusing to enter the transfer on the books of the corporation.

Non-resident stockholders.

SEC. 327. Any contract, or contracts, verbal or written, hereafter made, whereby it is sought directly or indirectly to relieve any Director or Trustee of any corporation or joint stock association from any liability imposed by section three of article twelve of the Constitution of California, are hereby declared to be and shall be null and void.

Void contracts.

SEC. 331. The Directors of any corporation formed or existing under the laws of this State, after one fourth of its capital stock has been subscribed, may, for the purpose of paying expenses, conducting business, or paying debts, levy and collect assessments upon the subscribed capital stock thereof, in the manner and form and to the extent provided herein.

Directors may levy assessments.

SEC. 332. No one assessment must exceed ten per cent of the amount of the capital stock named in the articles of incorporation, except in the cases in this section otherwise provided for, as follows:

Limitation of assessments.

1. If the whole capital of a corporation has not been paid up, and the corporation is unable to meet its liabilities, or to satisfy the claims of its creditors, the assessment may be for the full amount unpaid upon the capital stock; or if a less amount is sufficient, then it may be for such a percentage as will raise that amount;

2. The Directors of railroad corporations may assess the capital stock in installments of not more than ten per cent per month, unless in the articles of incorporation it is otherwise provided;

3. The Directors of fire or marine insurance corporations may assess such a percentage of the capital stock as they deem proper.

SEC. 333. No assessment must be levied while any portion of a previous one remains unpaid, unless:

Levy of assessment.

1. The power of the corporation has been exercised in accord-

ance with the provisions of this article for the purpose of collecting such previous assessment;

2. The collection of the previous assessment has been enjoined; or,

3. The assessment falls within the provisions of either the first, second, or third subdivision of section three hundred and thirty-two.

What order shall contain.

SEC. 334. Every order levying an assessment must specify the amount thereof, when, to whom, and where payable; fix a day, subsequent to the full term of publication of the assessment notice, on which the unpaid assessments shall be delinquent, not less than thirty nor more than sixty days from the time of making the order levying the assessment; and a day for the sale of delinquent stock, not less than fifteen nor more than sixty days from the day the stock is declared delinquent.

Notice of assessment.

SEC. 335. Upon the making of the order, the Secretary shall cause to be published a notice thereof, in the following form:

(Name of corporation in full. Location of principal place of business.) Notice is hereby given that, at a meeting of the Directors, held on the (date), an assessment of (amount) per share was levied upon the capital stock of the corporation, payable (when, to whom, and where). Any stock upon which this assessment shall remain unpaid on the day (day fixed), will be delinquent and advertised for sale at public auction, and, unless payment is made before, will be sold on the (day appointed), to pay the delinquent assessment, together with costs of advertising and expenses of sale.

(Signature of Secretary, with location of office.)

Service and publication of notice.

SEC. 336. The notice must be personally served upon each stockholder, or, in lieu of personal service, must be sent through the mail, addressed to each stockholder at his place of residence, if known, and if not known, at the place where the principal office of the corporation is situated, and be published once a week, for four successive weeks, in some newspaper of general circulation and devoted to the publication of general news, published at the place designated in the articles of incorporation as the principal place of business, and also in some newspaper published in the county in which the works of the corporation are situated, if a paper be published therein. If the works of the corporation are not within a State or Territory of the United States, publication in a paper of the place where they are situated is not necessary. If there be no newspaper published at the place designated as the principal place of business of the corporation, then the publication must be made in some other newspaper of the county, if there be one, and if there be none, then in a newspaper published in an adjoining county.

Delinquent notice.

SEC. 337. If any portion of the assessment mentioned in the notice remains unpaid on the day specified therein for declaring the stock delinquent, the Secretary must, unless otherwise ordered by the Board of Directors, cause to be published in the same

papers in which the notice hereinbefore provided for shall have been published, a notice substantially in the following form:

(Name in full. Location of principal place of business.)
 Notice.—There is delinquent upon the following described stock, on account of assessment levied on the (date), (and assessments levied previous thereto, if any), the several amounts set opposite the names of the respective shareholders, as follows: (Names, number of certificate, number of shares, amount.) And in accordance with law (and an order of the Board of Directors, made on the [date], if any such order shall have been made), so many shares of each parcel of such stock as may be necessary, will be sold, at the (particular place), on the (date), at (the hour) of such day, to pay delinquent assessments thereon, together with costs of advertising and expenses of the sale.

(Name of Secretary, with location of office.)

SEC. 338. The notice must specify every certificate of stock, the number of shares it represents, and the amount due thereon, except where certificates may not have been issued to parties entitled thereto, in which case the number of shares and amount due thereon, together with the fact that the certificates for such shares have not been issued, must be stated. Contents of notice.

SEC. 339. The notice, when published in a daily paper, must be published for ten days, excluding Sundays and holidays, previous to the day of sale. When published in a weekly paper, it must be published in each issue for two weeks previous to the day of sale. The first publication of all delinquent sales must be at least fifteen days prior to the day of sale. Publication of notice.

SEC. 340. By the publication of the notice, the corporation acquires jurisdiction to sell and convey a perfect title to all of the stock described in the notice of sale upon which any portion of the assessment or costs of advertising remains unpaid at the hour appointed for the sale, but must sell no more of such stock than is necessary to pay the assessments due and costs of sale. Jurisdiction acquired, how.

SEC. 341. On the day, at the place, and at the time appointed in the notice of sale, the Secretary must, unless otherwise ordered by the Directors, sell or cause to be sold at public auction, to the highest bidder for cash, so many shares of each parcel of the described stock as may be necessary to pay the assessment and charges thereon, according to the terms of sale; if payment is made before the time fixed for sale, the party paying is only required to pay the actual cost of advertising, in addition to the assessment. Sale to be by public auction.

SEC. 342. The person offering at such sale to pay the assessment and costs for the smallest number of shares or fraction of a share is the highest bidder, and the stock purchased must be transferred to him on the stock books of the corporation, on payment of the assessment and costs. Highest bidder to be the purchaser.

In default of bidders, corporation may purchase.

SEC. 343. If, at the sale of stock, no bidder offers the amount of the assessments and costs and charges due, the same may be bid in and purchased by the corporation, through the Secretary, President, or any Director thereof, at the amount of the assessments, costs, and charges due; and the amount of the assessments, costs, and charges must be credited as paid in full on the books of the corporation, and entry of the transfer of the stock to the corporation must be made on the books thereof. While the stock remains the property of the corporation it is not assessable, nor must any dividends be declared thereon; but all assessments and dividends must be apportioned upon the stock held by the stockholders of the corporation.

Disposition of stock purchased by corporation.

SEC. 344. All purchases of its own stock made by any corporation vest the legal title to the same in the corporation; and the stock so purchased is held subject to the control of the stockholders, who may make such disposition of the same as they deem fit, in accordance with the by-laws of the corporation or vote of a majority of all the remaining shares. Whenever any portion of the capital stock of a corporation is held by the corporation by purchase, a majority of the remaining shares is a majority of the stock for all purposes of election or voting on any question at a stockholders' meeting.

Extension of time of delinquent sale.

SEC. 345. The dates fixed in any notice of assessment or notice of delinquent sale, published according to the provisions hereof, may be extended from time to time for not more than thirty days, by order of the Directors, entered on the records of the corporation; but no order extending the time for the performance of any act specified in any notice is effectual unless notice of such extension or postponement is appended to and published with the notice to which the order relates.

Assessments shall not be invalidated.

SEC. 346. No assessment is invalidated by a failure to make publication of the notices hereinbefore provided for, nor by the non-performance of any act required in order to enforce the payment of the same; but in case of any substantial error or omission in the course of proceedings for collection, all previous proceedings, except the levying of the assessment, are void, and publication must be begun anew.

Action for recovery of stock and limitation thereof.

SEC. 347. No action must be sustained to recover stock sold for delinquent assessments, upon the ground of irregularity in the assessment, irregularity or defect of the notice of sale, or defect or irregularity in the sale, unless the party seeking to maintain such action first pays or tenders to the corporation, or the party holding the stock sold, the sum for which the same was sold, together with all subsequent assessments which may have been paid thereon, and interest on such sums from the time they were paid; and no such action must be sustained unless the same is commenced by the filing of a complaint and the issuing of a summons thereon within six months after such sale was made.

Publication, how proved.

SEC. 348. The publication of notice required by this article may be proved by the affidavit of the printer, foreman, or princi-

pal clerk of the newspaper in which the same was published; and the affidavit of the Secretary or auctioneer is prima facie evidence of the time and place of sale, of the quantity and particular description of the stock sold, and to whom, and for what price, and of the fact of the purchase money being paid. The affidavits must be filed in the office of the corporation, and copies of the same, certified by the Secretary thereof, are prima facie evidence of the facts therein stated. Certificates signed by the Secretary and under the seal of the corporation are prima facie evidence of the contents thereof.

SEC. 349. On the day specified for declaring the stock delinquent, or at any time subsequent thereto and before the sale of the delinquent stock, the Board of Directors may elect to waive further proceedings under this chapter for the collection of delinquent assessments, or any part or portion thereof, and may elect to proceed by action to recover the amount of the assessment and the costs and expenses already incurred, or any part or portion thereof.

Waiver of sale—action to recover assessment.

GENERAL POWERS.

SEC. 354. Every corporation, as such, has power:

1. Of succession, by its corporate name, for the period limited; and when no period is limited, perpetually;

2. To sue and be sued, in any Court;

3. To make and use a common seal, and alter the same at pleasure;

4. To purchase, hold, and convey such real and personal estate as the purposes of the corporation may require, not exceeding the amount limited in this part;

5. To appoint such subordinate officers or agents as the business of the corporation may require, and to allow them suitable compensation;

6. To make by-laws, not inconsistent with any existing law, for the management of its property, the regulation of its affairs, and for the transfer of its stock;

7. To admit stockholders or members, and to sell their stock or shares for the payment of assessments or installments;

8. To enter into any obligations or contracts essential to the transaction of its ordinary affairs, or for the purposes of the corporation.

Powers of corporations.

SEC. 355. In addition to the powers enumerated in the preceding section, and to those expressly given in that title of this part under which it is incorporated, no corporation shall possess or exercise any corporate powers, except such as are necessary to the exercise of the powers so enumerated and given.

Limitation of power.

SEC. 356. No corporation shall create or issue bills, notes, or other evidences of debt, upon loans or otherwise, for circulation as money.

Banking expressly prohibited.

SEC. 357. The misnomer of a corporation in any written instrument does not invalidate the instrument, if it can be reasonably ascertained from it what corporation is intended.

Misnomer does not invalidate instrument.

Corporation to organize within one year.

SEC. 358. If a corporation does not organize and commence the transaction of its business or the construction of its works within one year from the date of its incorporation, its corporate powers cease. The due incorporation of any company, claiming in good faith to be a corporation under this part, and doing business as such, or its right to exercise corporate powers, shall not be inquired into, collaterally, in any private suit to which such de facto corporation may be a party, but such inquiry may be had at the suit of the State on information of the Attorney-General.

Issuing bonds—increasing and diminishing capital stock.

SEC. 359. No corporation shall issue stock or bonds except for money paid, labor done, or property actually received, and all fictitious increase of stock or indebtedness shall be void. Every corporation may increase or diminish its capital stock, or increase its bonded indebtedness, subject to the foregoing provisions of this section, at a meeting called by the Directors for the purpose, as follows:

1. Notice of the time and the place of the meeting, stating its object, and the amount to which it is proposed to increase or diminish the capital stock, must be personally served on each stockholder resident in the State, at his place of residence, if known, and if not known, at the place where the principal office of the corporation is situated, and be published in a newspaper published in the county of such principal place of business once a week for nine weeks successively.

2. The capital stock must in no case be diminished to an amount less than the indebtedness of the corporation, or the estimated cost of the works which it may be the purpose of the corporation to construct.

3. At least two thirds of the entire capital stock must be represented by the vote in favor of the increase or diminution, before it can be effectual.

4. A certificate must be signed by the Chairman and Secretary of the meeting and a majority of the Directors, showing a compliance with the requirements of this section, the amount to which the capital stock has been increased or diminished, the amount of stock represented at the meeting, and the vote by which the object was accomplished.

5. The certificate must be filed in the office of the County Clerk where the original articles of incorporation were filed, and a certified copy thereof in the office of the Secretary of State, and thereupon the capital stock shall be so increased or diminished, or the bonded indebtedness may be increased accordingly.

Acquisition of real property.

SEC. 360. No corporation shall acquire or hold any more real property than may be reasonably necessary for the transaction of its business, or the construction of its works, except as otherwise specially provided. A corporation may acquire real property, as provided in Title VII, Part III, Code of Civil Procedure, when needed for any of the uses and purposes mentioned in said title.

Amending articles or certificate of incorporation.

SEC. 362. Any corporation may amend its articles of association or certificate of incorporation by a majority vote of its Board of Directors or Trustees, and by a vote or written assent of the stockholders representing at least two thirds of the capital stock

of such corporation; and a copy of the said articles of association or certificate of incorporation, as thus amended, duly certified to be correct by the President and Secretary of the Board of Directors or Trustees of such incorporation, shall be filed in the office or offices where the original or certificates of incorporation are required by this Code to be filed; and from the time of so filing such copy of the amended articles of association or certificate of incorporation, such corporation shall have the same powers, and it and the stockholders thereof shall thereafter be subject to the same liabilities as if such amendment had been embraced in the original articles or certificate of incorporation; *provided*, that the time of the existence of such corporation shall not be by such amendment extended beyond the time fixed in the original articles or certificate of incorporation; *provided further*, that such original and amended articles or certificate of incorporation shall together contain all the matters and things required under which the original articles of association or certificate of incorporation were executed and filed; and, *provided further*, that nothing herein contained shall be construed to cure or amend any defect existing in any original certificate of incorporation heretofore filed, by reason that such certificate does not set forth the matters required to make the same valid as a certificate of incorporation at the time of its filing; and also *provided*, that if the assent of two thirds of the stockholders to such amendment has not been obtained, that a notice of the intention to make the amendment shall first be advertised for thirty (30) days in some newspaper published in the town or county, or city and county, in which the principal place of business of the association or corporation is located, before the filing of the proposed amendment; and *provided also*, that nothing in this section shall be construed to authorize any corporation to diminish its capital stock.

RECORDS.

SEC. 377. All corporations for profit are required to keep a record of all their business transactions; a journal of all meetings of their Directors, members, or stockholders, with the time and place of holding the same, whether regular or special, and if special, its object, how authorized, and the notice thereof given. The record must embrace every act done or ordered to be done; who were present, and who absent; and, if requested by any Director, member, or stockholder, the time shall be noted when he entered the meeting or obtained leave of absence therefrom. On a similar request, the ayes and noes must be taken on any proposition, and a record thereof made. On similar request, the protest of any Director, member, or stockholder, to any action or proposed action, must be entered in full—all such records to be open to the inspection of any Director, member, stockholder, or creditor of the corporation.

Records, of what and how kept.

SEC. 378. In addition to the records required to be kept by the preceding section, corporations for profit must keep a book, to be known as the "stock and transfer book," in which must be kept a record of all stock; the names of the stockholders or members alphabetically arranged; installments paid or unpaid; assess-

Other records to be kept by corporations for profit, and others.

ments levied and paid or unpaid; a statement of every alienation, sale, or transfer of stock made, the date thereof, and by and to whom; and all such other records as the by-laws prescribe. Corporations for religious and benevolent purposes must provide in their by-laws for such records to be kept as may be necessary. Such stock and transfer book must be kept open to the inspection of any stockholder, member, or creditor.

Books open
to inspection.

With respect to the members of a corporation, the books of the company are public books; they are common evidence which must of necessity be kept in some one hand, and then each individual possessing a legal interest in them has a right to inspect, and to use them as evidence of his rights. The Board of Directors of a bank have no authority to pass a resolution excluding one of the members of the institution from an inspection of its books, although they believe him to be hostile to the interests of the institution. (*People vs. Throop*, 12 Wend. 183.) A stockholder in any joint stock corporation is entitled during the usual hours of business, not only to inspect the books in which transfers of stocks are registered, and the books containing the names of the stockholders, but also to take a copy or memorandum of the names of the stockholders. (*Brouwer vs. Cotheal*, 10 Barb. 216; affirmed, 1 Seld. 562; Angell & Ames on Corp., Sec. 681.)

Examination
into affairs of
corporation by
State officers.

SEC. 382. The Attorney-General or District Attorney, whenever and as often as required by the Governor, must examine into the affairs and condition of any corporation in this State, and report such examination in writing, together with a detailed statement of facts, to the Governor, who must lay the same before the Legislature; and for that purpose the Attorney-General or District Attorney may administer all necessary oaths to the Directors and officers of any corporation, and may examine them on oath in relation to the affairs and condition thereof, and may examine the books, papers, and documents belonging to such corporation, or appertaining to its affairs and condition.

Examination
made by
the Legislature.

SEC. 383. The Legislature, or either branch thereof, may examine into the affairs and condition of any corporation in this State at all times; and for that purpose, any committee appointed by the Legislature, or either branch thereof, may administer all necessary oaths to the Directors, officers, and stockholders of such corporation, and may examine them on oath in relation to the affairs and condition thereof; and may examine the safes, books, papers, and documents belonging to such corporation, or pertaining to its affairs and condition, and compel the production of all keys, books, papers, and documents by summary process, to be issued on application to any Court of record or any Judge thereof, under such rules and regulations as the Court may prescribe.

Chapter and
article may
be repealed.

SEC. 384. The Legislature may at any time amend or repeal this part, or any title, chapter, article, or section thereof, and dissolve all corporations created thereunder; but such amendment or repeal does not, nor does the dissolution of any such corporation, take away or impair any remedy given against any such corporation, its stockholders, or officers, for any liability which has been previously incurred.

EXTENSION AND DISSOLUTION OF CORPORATIONS.

SEC. 399. The dissolution of corporations is provided for:

Proceedings
to disincor-
porate.

1. If involuntary, in Chapter V, of Title X, Part II, of the Code of Civil Procedure.

2. If voluntary, in Title VI, Part III, of the Code of Civil Procedure.

See Code Civil Procedure, Sections 802, 227.

SEC. 400. Unless other persons are appointed by the Court, the Directors or managers of the affairs of such corporation at the time of its dissolution, are Trustees of the creditors and stockholders or members of the corporation dissolved, and have full power to settle the affairs of the corporation.

On dissolu-
tion, Direct-
ors to be
trustees for
creditors.

SEC. 401. Every corporation formed for a period less than fifty years, may, at any time prior to the expiration of the term of its corporate existence, extend such term to a period not exceeding fifty years from its formation. Such extension may be made at any meeting of the stockholders or members, called by the Directors, expressly for considering the subject, if voted by stockholders representing two thirds of the capital stock; or by two thirds of the members; or may be made upon the written assent of that number of stockholders or members. A certificate of the proceedings of the meeting upon such vote, or upon such assent, shall be signed by the Chairman and Secretary of the meeting and a majority of the Directors, and be filed in the office of the County Clerk, where the original articles of incorporation were filed, and a certified copy thereof in the office of the Secretary of State, and thereupon the term of the corporation shall be extended for the specified period.

May extend
term of ex-
istence.

SEC. 403. The provisions of this title are applicable to every corporation, unless such corporation is excepted from its operation, or unless a special provision is made in relation thereto, inconsistent with some provision in this title, in which case the special provision prevails.

Title I to ap-
ply to all
corporations,
with
certain ex-
ceptions.

SAVINGS AND LOAN CORPORATIONS.

SEC. 571. Corporations organized for the purpose of accumulating and loaning the funds of their members, stockholders, and depositors, may loan and invest the funds thereof, receive deposits of money, loan, invest, and collect the same, with interest, and may repay depositors with or without interest. No such corporation must loan money, except on adequate security on real or personal property, and such loan must not be for a longer period than six years.

May loan
money—on
what terms,
etc.

SEC. 572. When savings and loan corporations have a capital stock specified in their articles of incorporation, certificates of the ownership of shares may be issued; and the rights and privileges to be accorded to, and the obligations to be imposed upon, such capital stock, as distinct from those of depositors, must be fixed and defined, either in the articles of incorporation or in the by-laws.

Capital stock
and rights
and privi-
legesthereof.

No dividend
except from
surplus
profits.

SEC. 573. The Directors of savings and loan corporations may, at such times and in such manner as the by-laws prescribe, declare and pay dividends of so much of the profits of the corporation, and of the interest arising from the capital stock and deposits, as may be appropriated for that purpose under the by-laws or under their agreements with depositors. The Directors must not contract any debt or liability against the corporation for any purpose whatever, except for deposits. The capital stock and the assets of the corporation are a security to depositors and stockholders, depositors having the priority of security over the stockholders, but the by-laws may provide that the same security shall extend to deposits made by stockholders.

Property
which may
be owned,
and how dis-
posed of.

SEC. 574. Savings and loan corporations may purchase, hold, and convey real and personal property, as follows:

1. The lot and building in which the business of the corporation is carried on, the cost of which must not exceed one hundred thousand dollars; except, on a vote of two thirds of the stockholders, the corporation may increase the sum to an amount not exceeding two hundred and fifty thousand dollars;

2. Such as may have been mortgaged, pledged, or conveyed to it in trust, for its benefit in good faith, for money loaned in pursuance of the regular business of the corporation;

3. Such as may have been purchased at sales under pledges, mortgages, or deeds of trust made for its benefit, for money so loaned, and such as may be conveyed to it by borrowers in satisfaction and discharge of loans made thereon;

4. No such corporation must purchase, hold, or convey real estate in any other case, or for any other purpose; and all real estate described in subdivision three of this section must be sold by the corporation within five years after the title thereto is vested in it by purchase, or otherwise;

5. No corporation must purchase, own, or sell personal property, except such as may be requisite for its immediate accommodation for the convenient transaction of its business, mortgages on real estate, bonds, securities, or evidences of indebtedness, public or private, gold and silver bullion, and United States mint certificates of ascertained value, and evidences of debt issued by the United States;

6. No corporation must purchase, hold, or convey bonds, securities, or evidences of indebtedness, public or private, except bonds of the United States, of the State of California, and of the counties, cities, or cities and counties, or towns of the State of California, unless such corporation has a capital stock or reserved fund paid in of not less than three hundred thousand dollars.

Rights of
married wo-
men and
minors.

SEC. 575. Married women and minors may, in their own right, make and draw deposits and draw dividends, and give valid receipts therefor.

May issue
transferable
certificates of
deposit.

SEC. 576. Savings and loan corporations may issue general certificates of deposit, which are transferable, as in other cases, by indorsement and delivery; may issue, when requested by the depositor, special certificates, acknowledging the deposit by the person therein named of a special sum of money, and expressly

providing on the face of such certificate that the sum so deposited and therein named may be transferred only on the books of the corporation; payment thereafter made by the corporation to the depositor named in such certificate, or to his assignee named upon the books of the corporation, or, in case of death, to the legal representative of such person, of the sum of which such special certificate was issued, discharges the corporation from all further liability on account of the money so paid.

SEC. 577. Savings and loan corporations may prescribe by their by-laws the time and conditions on which repayment is to be made to depositors; but whenever there is any call by depositors for repayment of a greater amount than the corporation may have disposable for that purpose, the Directors or officers thereof must not make any new loans or investments of the funds of the depositors, or of the earnings thereof, until such excess of call has ceased. The Directors of any such corporation having no capital stock must retain, on each dividend day, at least five per cent of the net profits of the corporation, to constitute a reserve fund, which must be invested in the same manner as other funds of the corporation, and must be used towards paying any losses which the corporation may sustain in pursuing its lawful business. The corporation may provide by its by-laws for the disposal of any excess in the reserve fund over one hundred thousand dollars, and the final disposal, upon the dissolution of the corporation, of the reserve fund, or of the remainder thereof, after payment of losses.

To provide reserve fund for the payment of losses

SEC. 578. No Director or officer of any savings and loan corporation must, directly or indirectly, for himself or as the partner or agent of others, borrow any of the deposits or other funds of such corporation, nor must he become an indorser or surety for loans to others, nor in any manner be an obligor for moneys borrowed of or loaned by such corporation. The office of any Director or officer who acts in contravention of the provisions of this section immediately thereupon becomes vacant.

Prohibition on Director and officer, and what vacates office.

SEC. 579. Receiving deposits, issuing certificates of deposit, checks, and bills of exchange, and the like, in the transaction of the business of savings and loan corporations, must not be construed to be the creation of debts within the meaning of the phrase "create debts," in section three hundred and nine.

Definition of phrase "create debts."

DEPOSIT FOR EXCHANGE.

SEC. 1878. A deposit for exchange transfers to the depositary the title to the thing deposited, and creates between him and the depositor the relation of debtor and creditor merely.

Relations of the parties.

LOAN FOR EXCHANGE.

SEC. 1902. A loan for exchange is a contract by which one delivers personal property to another, and the latter agrees to return to the lender a similar thing at a future time, without reward for its use.

Loan for exchange, what.

- Same. SEC. 1903. A loan, which the borrower is allowed by the lender to treat as a loan for use or for exchange, at his option, is subject to all the provisions of this chapter.
- "This is interposed as a provision necessary to prevent frauds on third persons."—Commissioners' note.
- Title to property lent. SEC. 1904. By a loan for exchange, the title to the thing lent is transferred to the borrower, and he must bear all its expenses, and is entitled to all its increase.
- Contract cannot be modified by lender. SEC. 1905. A lender for exchange cannot require the borrower to fulfill his obligations at a time or in a manner different from that which was originally agreed upon.
- "This follows from the nature of the contract. It is, in fact, simply an executory exchange, and manifestly just to require parties to be controlled and governed by their agreement made at the time possession of the loan changes."—Commissioners' note.
- Certain sections applicable. SEC. 1906. Sections eighteen hundred and ninety-three, eighteen hundred and ninety-five, and eighteen hundred and ninety-six apply to a loan for exchange.
- Loan of money. SEC. 1912. A loan of money is a contract by which one delivers a sum of money to another, and the latter agrees to return at a future time a sum equivalent to that which he borrowed. A loan for mere use is governed by the chapter on loan for use.
- See Sections 1914 et seq.
- Loan to be repaid in current money. SEC. 1913. A borrower of money, unless there is an express contract to the contrary, must pay the amount due in such money as is current at the time when the loan becomes due, whether such money is worth more or less than the actual money lent.
- Loan presumed to be on interest. SEC. 1914. Whenever a loan of money is made, it is presumed to be made upon interest, unless it is otherwise expressly stipulated at the time in writing.
- Interest defined. SEC. 1915. Interest is the compensation allowed by law or fixed by the parties for the use, or forbearance, or detention of money.
- Annual rate. SEC. 1916. When a rate of interest is prescribed by a law or contract, without specifying the period of time by which such rate is to be calculated, it is to be deemed an annual rate.
- "This prevents any misunderstanding in cases of omission, and conforms to the general custom of borrowing and loaning, though in this State the custom most prevalent has been a monthly rate of interest."—Commissioners' note.
- Legal interest—computation. SEC. 1917. Unless there is an express contract in writing, fixing a different rate, interest is payable on all moneys at the rate of seven per cent per annum after they become due, on any instrument of writing, except a judgment, and on moneys lent, or due on any settlement of account, from the day on which the balance is ascertained, and on moneys received to the use of another and detained from him. In the computation of interest for a period less than a year, three hundred and sixty days are deemed to constitute a year.

SEC. 1918. Parties may agree in writing for the payment of any rate of interest, and it shall be allowed, according to the terms of the agreement, until the entry of judgment. Same.

SEC. 1919. The parties may, in any contract in writing where- by any debt is secured to be paid, agree that if the interest on such debt is not punctually paid, it shall become a part of the principal, and thereafter bear the same rate of interest as the principal debt. Interest becomes part of principal, when.

SEC. 1920. Interest is payable on judgments recovered in the Courts of this State at the rate of seven per cent per annum, and no greater rate, but such interest must not be compounded in any manner or form. Interest on judgment.

BILL OF LADING.

SEC. 2126. A bill of lading is an instrument in writing, signed by a carrier or his agent, describing the freight so as to identify it, stating the name of the consignor, the terms of the contract for carriage, and agreeing or directing that the freight be delivered to the order or assigns of a specified person at a specified place. Bill of lading, what.

SEC. 2127. All the title to the freight which the first holder of a bill of lading had when he received it passes to every subsequent indorsee thereof in good faith and for value, in the ordinary course of business, with like effect and in like manner as in the case of a bill of exchange. Bill of lading negotiable.

SEC. 2128. When a bill of lading is made to "bearer," or in equivalent terms, a simple transfer thereof, by delivery, conveys the same title as an indorsement. Same.

SEC. 2129. A bill of lading does not alter the rights or obligations of the carrier, as defined in this chapter, unless it is plainly inconsistent therewith. Effect of bill of lading on rights, etc., of carrier.

SEC. 2130. A carrier must subscribe and deliver to the consignor, on demand, any reasonable number of bills of lading, of the same tenor, expressing truly the original contract for carriage; and if he refuses to do so, the consignor may take the freight from him, and recover from him, besides, all damage thereby occasioned. Bills of lading to be given to consignor.

SEC. 2131. A carrier is exonerated from liability for freight by delivery thereof, in good faith, to any holder of a bill of lading therefor, properly indorsed, or made in favor of the bearer. Carrier exonerated, when.

SEC. 2132. When a carrier has given a bill of lading, or other instrument substantially equivalent thereto, he may require its surrender, or a reasonable indemnity against claims thereon, before delivering the freight. Carrier may demand surrender of bill of lading before delivery.

SEC. 2787. A guaranty is a promise to answer for the debt, default, or miscarriage of another person. Guaranty, what.

Guarantor. SEC. 2788. A person may become guarantor even without the knowledge or consent of the principal.

CREATION OF GUARANTY.

Necessity of a consideration. SEC. 2792. Where a guaranty is entered into at the same time with the original obligation, or with the acceptance of the latter by the guarantee, and forms with that obligation a part of the consideration to him, no other consideration need exist. In all other cases there must be a consideration distinct from that of the original obligation.

Guaranty to be in writing, etc. SEC. 2793. Except as prescribed by the next section, a guaranty must be in writing, and signed by the guarantor; but the writing need not express a consideration.

Engagement to answer for obligation of another, when deemed original. SEC. 2794. A promise to answer for the obligation of another, in any of the following cases, is deemed an original obligation of the promisor, and need not be in writing:

1. Where the promise is made by one who has received property of another, upon an undertaking to apply it pursuant to such promise; or by one who has received a discharge from an obligation in whole or in part, in consideration of such promise;

2. Where the creditor parts with value, or enters into an obligation, in consideration of the obligation in respect to which the promise is made, in terms or under circumstances such as to render the party making the promise the principal debtor, and the person in whose behalf it is made, his surety;

3. Where the promise, being for an antecedent obligation of another, is made upon the consideration that the party receiving it cancels the antecedent obligation, accepting the new promise as a substitute therefor; or upon the consideration that the party receiving it releases the property of another from a levy, or his person from imprisonment under an execution on a judgment obtained upon the antecedent obligation; or upon a consideration beneficial to the promisor, whether moving from either party to the antecedent obligation, or from another person;

4. Where a factor undertakes, for a commission, to sell merchandise and guarantee the sale;

5. Where the holder of an instrument for the payment of money, upon which a third person is or may become liable to him, transfers it in payment of a precedent debt of his own, or for a new consideration, and in connection with such transfer enters into a promise respecting such instrument.

Acceptance of guaranty. SEC. 2795. A mere offer to guarantee is not binding, until notice of its acceptance is communicated by the guarantee to the guarantor; but an absolute guaranty is binding upon the guarantor without notice of acceptance.

INTERPRETATION OF GUARANTY.

Guaranty of incomplete contract. SEC. 2799. In a guaranty of a contract, the terms of which are not then settled, it is implied that its terms shall be such as will not expose the guarantor to greater risks than he would incur

under those terms which are most common in similar contracts at the place where the principal contract is to be performed.

SEC. 2800. A guaranty to the effect that an obligation is good, or is collectible, imports that the debtor is solvent, and that the demand is collectible by the usual legal proceedings, if taken with reasonable diligence.

Guaranty that an obligation is good or collectible.

SEC. 2801. A guaranty, such as is mentioned in the last section, is not discharged by an omission to take proceedings upon the principal debt, or upon any collateral security for its payment, if no part of the debt could have been collected thereby.

Recovery upon such guaranty.

SEC. 2802. In the cases mentioned in section twenty-eight hundred, the removal of the principal from the state, leaving no property therein from which the obligation might be satisfied, is equivalent to the insolvency of the principal in its effect upon the rights and obligations of the guarantor.

Guarantor's liability upon such guaranty.

LIABILITY OF GUARANTORS.

SEC. 2806. A guaranty is to be deemed unconditional unless its terms import some condition precedent to the liability of the guarantor.

Guaranty, how construed.

SEC. 2807. A guarantor of payment or performance is liable to the guarantee immediately upon the default of the principal, and without demand or notice.

Liability upon guaranty of payment or performance.

SEC. 2808. Where one guarantees a conditional obligation, his liability is commensurate with that of the principal, and he is not entitled to notice of the default of the principal, unless he is unable, by the exercise of reasonable diligence, to acquire information of such default, and the creditor has actual notice thereof.

Liability upon guaranty of a conditional obligation.

SEC. 2809. The obligation of a guarantor must be neither larger in amount nor in other respects more burdensome than that of the principal; and if in its terms it exceeds it, it is reducible in proportion to the principal obligation.

Obligation of guarantor cannot exceed that of principal.

SEC. 2810. A guarantor is not liable if the contract of the principal is unlawful; but he is liable notwithstanding any mere personal disability of the principal, though the disability be such as to make the contract void against the principal.

Guarantor not liable on an illegal contract.

CONTINUING GUARANTY.

SEC. 2814. A guaranty relating to a future liability of the principal, under successive transactions, which either continue his liability or from time to time renew it after it has been satisfied, is called a continuing guaranty.

Continuing guaranty, what.

SEC. 2815. A continuing guaranty may be revoked at any time by the guarantor, in respect to future transactions, unless there is

Revocation.

a continuing consideration as to such transactions which he does not renounce.

EXONERATION OF GUARANTORS.

What dealings with debtor exonerate guarantor. SEC. 2819. A guarantor is exonerated, except so far as he may be indemnified by the principal, if by any act of the creditor, without the consent of the guarantor, the original obligation of the principal is altered in any respect, or the remedies or rights of the creditor against the principal in respect thereto in any way impaired or suspended.

Void promises. SEC. 2820. A promise by a creditor, which for any cause is void, or voidable by him at his option, does not alter the obligation, or suspend or impair the remedy, within the meaning of the last section.

Rescission of alteration. SEC. 2821. The rescission of an agreement altering the original obligation of a debtor, or impairing the remedy of a creditor, does not restore the liability of a guarantor who has been exonerated by such agreement.

Part performance. SEC. 2822. The acceptance by a creditor of anything in partial satisfaction of an obligation reduces the obligation of a guarantor thereof in the same measure as that of the principal, but does not otherwise affect it.

Delay of creditor does not discharge guarantor. SEC. 2823. Mere delay on the part of a creditor to proceed against the principal, or to enforce any other remedy, does not exonerate a guarantor.

Guarantor indemnified by the debtor, not exonerated. SEC. 2824. A guarantor, who has been indemnified by the principal, is liable to the creditor to the extent of the indemnity, notwithstanding that the creditor, without the assent of the guarantor, may have modified the contract or released the principal.

Discharge of principal by act of law does not discharge guarantor. SEC. 2825. A guarantor is not exonerated by the discharge of his principal by operation of law, without the intervention or omission of the creditor.

WHO ARE SURETIES.

Surety, what. SEC. 2831. A surety is one who at the request of another, and for the purpose of securing to him a benefit, becomes responsible for the performance by the latter of some act in favor of a third person, or hypothecates property as security therefor.

Apparent principal may show that he is surety SEC. 2832. One who appears to be a principal, whether by the terms of a written instrument or otherwise, may show that he is in fact a surety, except as against persons who have acted on the faith of his apparent character of principal.

LIABILITY OF SURETIES.

SEC. 2836. A surety cannot be held beyond the express terms of his contract, and if such contract prescribes a penalty for its breach, he cannot in any case be liable for more than the penalty.

Limit of surety's obligation.

SEC. 2837. In interpreting the terms of a contract of suretyship, the same rules are to be observed as in the case of other contracts.

Rules of interpretation.

SEC. 2838. Notwithstanding the recovery of judgment by a creditor against a surety, the latter still occupies the relation of surety.

Judgment against surety does not alter the relation.

SEC. 2839. Performance of the principal obligation, or an offer of such performance, duly made as provided in this Code, exonerates a surety.

Surety exonerated, how.

SEC. 2840. A surety is exonerated:

1. In like manner with a guarantor;
2. To the extent to which he is prejudiced by any act of the creditor which would naturally prove injurious to the remedies of the surety or inconsistent with his rights, or which lessens his security; or,
3. To the extent to which he is prejudiced by an omission of the creditor to do anything, when required by the surety, which it is his duty to do.

Surety discharged by certain acts of the creditors.

RIGHTS OF SURETIES.

SEC. 2844. A surety has all the rights of a guarantor, whether he becomes personally responsible or not.

Surety has rights of guarantor.

See Secs. 2808-2810.

SEC. 2845. A surety may require his creditor to proceed against the principal, or to pursue any other remedy in his power which the surety cannot himself pursue, and which would lighten his burden; and if in such case the creditor neglects to do so, the surety is exonerated to the extent to which he is thereby prejudiced.

Surety may require creditor to proceed against principal.

SEC. 2846. A surety may compel his principal to perform the obligation when due.

Surety may compel principal, etc.

SEC. 2847. If a surety satisfies the principal obligation, or any part thereof, whether with or without legal proceedings, the principal is bound to reimburse what he has disbursed, including necessary costs and expenses; but the surety has no claim for reimbursement against other persons, though they may have been benefited by his act, except as prescribed by the next section.

A principal bound to reimburse his surety.

SEC. 2848. A surety, upon satisfying the obligation of the principal, is entitled to enforce every remedy which the creditor then has against the principal to the extent of reimbursing what he has expended, and also to require all his co-sureties to contribute thereto, without regard to the order of time in which they became such.

The surety acquires the right of the creditor.

Surety entitled to benefit of securities held by creditor. SEC. 2849. A surety is entitled to the benefit of every security for the performance of the principal obligation held by the creditor, or by a co-surety at the time of entering into the contract of suretyship, or acquired by him afterwards, whether the surety was aware of the security or not.

The property of principal to be taken first. SEC. 2850. Whenever property of a surety is hypothecated with property of a principal, the surety is entitled to have the property of the principal first applied to the discharge of the obligation.

Creditor entitled to benefit of securities held by surety. SEC. 2854. A creditor is entitled to the benefit of everything which a surety has received from the debtor by way of security for the performance of the obligation, and may, upon the maturity of the obligation, compel the application of such security to its satisfaction.

LETTER OF CREDIT.

Letter of credit, what. SEC. 2858. A letter of credit is a written instrument, addressed by one person to another, requesting the latter to give credit to the person in whose favor it is drawn.

How addressed. SEC. 2859. A letter of credit may be addressed to several persons in succession.

Liability of the writer. SEC. 2860. The writer of a letter of credit is, upon the default of the debtor, liable to those who gave credit in compliance with its terms.

Letters of credit either general or special. SEC. 2861. A letter of credit is either general or special. When the request for credit in a letter is addressed to specified persons by name or description, the letter is special. All other letters of credit are general.

Nature of general letter of credit. SEC. 2862. A general letter of credit gives any person to whom it may be shown authority to comply with its request, and by his so doing it becomes, as to him, of the same effect as if addressed to him by name.

Extent of general letter of credit. SEC. 2863. Several persons may successively give credit upon a general letter.

A letter of credit may be a continuing guaranty. SEC. 2864. If the parties to a letter of credit appear, by its terms, to contemplate a course of future dealing between the parties, it is not exhausted by giving a credit, even to the amount limited by the letter, which is subsequently reduced or satisfied by payments made by the debtor, but it is to be deemed a continuing guaranty.

When notice to the writer necessary. SEC. 2865. The writer of a letter of credit is liable for credit given upon it without notice to him, unless its terms express or imply the necessity of giving notice.

SEC. 2866. If a letter of credit prescribes the person by whom, or the mode in which, the credit is to be given, or the term of credit, or limits the amount thereof, the writer is not bound except for transactions which, in these respects, conform strictly to the terms of the letter.

The credit given must agree with the terms of the letter.

MORTGAGES IN GENERAL.

SEC. 2920. Mortgage is a contract by which specific property is hypothecated for the performance of an act, without the necessity of a change of possession.

Mortgage, what.

SEC. 2921. A mortgage may be created upon property held adversely to the mortgagor.

Property adversely held may be mortgaged.

SEC. 2922. A mortgage can be created, renewed, or extended, only by writing, executed with the formalities required in the case of a grant of real property.

To be in writing.

SEC. 2923. The lien of a mortgage is special, unless otherwise expressly agreed, and is independent of possession.

Lien of a mortgage, when special.

SEC. 2924. Every transfer of an interest in property, other than in trust, made only as a security for the performance of another act, is to be deemed a mortgage, except when in the case of personal property it is accompanied by actual change of possession, in which case it is deemed a pledge.

Transfer of interest, when deemed a mortgage.

SEC. 2925. The fact that a transfer was made subject to defeasance on a condition may, for the purpose of showing such transfer to be a mortgage, be proved (except as against a subsequent purchaser or incumbrancer for value and without notice), though the fact does not appear by the terms of the instrument.

Transfer made subject to defeasance may be proved.

SEC. 2926. A mortgage is a lien upon everything that would pass by a grant of the property.

Mortgage, on what lien.

SEC. 2927. A mortgage does not entitle the mortgagee to the possession of the property, unless authorized by the express terms of the mortgage; but after the execution of the mortgage the mortgagor may agree to such change of possession without a new consideration.

Mortgage does not entitle mortgagee to possession.

SEC. 2928. A mortgage does not bind the mortgagor personally to perform the act for the performance of which it is a security, unless there is an express covenant therein to that effect.

Mortgage not a personal obligation.

SEC. 2929. No person whose interest is subject to the lien of a mortgage may do any act which will substantially impair the mortgagee's security.

Waste.

SEC. 2930. Title acquired by the mortgagor subsequent to the execution of the mortgage inures to the mortgagee as security for the debt in like manner as if acquired before the execution.

Subsequently acquired title inures to mortgagee.

- Foreclosure.** SEC. 2931. A mortgagee may foreclose the right of redemption of the mortgagor in the manner prescribed by the Code of Civil Procedure.
- Power of sale.** SEC. 2932. A power of sale may be conferred by a mortgage upon the mortgagee, or any other person, to be exercised after a breach of the obligation for which the mortgage is security.
- Power of attorney to execute.** SEC. 2933. A power of attorney to execute a mortgage must be in writing, subscribed, acknowledged, or proved, certified, and recorded in like manner as powers of attorney for grants of real property.
- Record of assignment of mortgage as notice.** SEC. 2934. An assignment of a mortgage may be recorded in like manner as a mortgage, and such record operates as notice to all persons subsequently deriving title to the mortgage from the assignor.
- When not notice to mortgagor.** SEC. 2935. When the mortgage is executed as security for money due, or to become due, on a promissory note, bond, or other instrument, designated in the mortgage, the record of the assignment of the mortgage is not, of itself, notice to a mortgagor, his heirs, or personal representatives, so as to invalidate any payment made by them, or either of them, to the person holding such note, bond, or other instrument.
- Mortgage passes by assignment of debt.** SEC. 2936. The assignment of a debt secured by mortgage carries with it the security.
- Mortgage, how discharged.** SEC. 2938. A recorded mortgage may be discharged by an entry in the margin of the record thereof, signed by the mortgagee, or his personal representative or assignee, acknowledging the satisfaction of the mortgage in the presence of the Recorder, who must certify the acknowledgment in form substantially as follows: "Signed and acknowledged before me, this — day of —, in the year —. A. B., Recorder."
- Same.** SEC. 2939. A recorded mortgage, if not discharged, as provided in the preceding section, must be discharged upon the record by the officer having custody thereof, on the presentation to him of a certificate signed by the mortgagee, his personal representatives or assigns, acknowledged or proved and certified as prescribed by the chapter on recording transfers, stating that the mortgage has been paid, satisfied, or discharged.
- Same.** SEC. 2940. A certificate of the discharge of a mortgage, and the proof or acknowledgment thereof, must be recorded at length, and a reference made in the record to the book and page where the mortgage is recorded, and in the minute of the discharge made upon the record of the mortgage to the book and page where the discharge is recorded.
- Satisfaction of mortgages.** SEC. 2941. When any mortgage has been satisfied, the mortgagee, or his assignee, must immediately, on the demand of the mortgagor, execute, acknowledge, and deliver to him a certificate

of the discharge thereof, so as to entitle it to be recorded, or he must enter satisfaction, or cause satisfaction of such mortgage to be entered of record; and any mortgagee, or assignee of such mortgage, who refuses to execute, acknowledge, and deliver to the mortgagor, the certificate of discharge, or to enter satisfaction, or cause satisfaction of the mortgage to be entered, as provided in this chapter, is liable to the mortgagor, or his grantee or heirs, for all damages which he or they may sustain by reason of such refusal, and shall also forfeit to him or them the sum of one hundred dollars.

SEC. 2942. Contracts of bottomry or respondentia, although in the nature of mortgages, are not affected by any of the provisions of this chapter.

Provisions of this chapter do not affect bottomry or respondentia.

MORTGAGE ON REAL PROPERTY.

SEC. 2947. Any interest in real property, which is capable of being transferred, may be mortgaged.

What real property may be mortgaged.

SEC. 2948. A mortgage of real property may be made in substantially the following form:

Form of mortgage.

This mortgage, made the — day of —, in the year —, by A. B., of —, mortgagor, to C. D., of —, mortgagee, witnesseth:

That the mortgagor mortgages to the mortgagee [here describe the property], as security for the payment to him of — dollars, on [or before] the — day of —, in the year —, with interest thereon [or as security for the payment of an obligation, describing it, etc.]. A. B.

SEC. 2950. When a grant of real property purports to be an absolute conveyance, but is intended to be defeasible on the performance of certain conditions, such grant is not defeated or affected as against any person other than the grantee or his heirs or devisees, or persons having actual notice, unless an instrument of defeasance, duly executed and acknowledged, shall have been recorded in the office of the County Recorder of the county where the property is situated.

What must be recorded as a mortgage.

SEC. 2952. Mortgages of real property may be acknowledged or proved, certified, and recorded in like manner and with like effects as grants thereof.

Record of mortgages.

MORTGAGE OF PERSONAL PROPERTY.

SEC. 2955. Mortgages may be made upon:

1. Locomotives, engines, and other rolling stock of a railroad;
2. Steamboat machinery, the machinery used by machinists, foundrymen, and mechanics;
3. Steam engines and boilers;
4. Mining machinery;
5. Printing presses and material;
6. Professional libraries;
7. Instruments of a surveyor, physician, or dentist;

What personal property may be mortgaged.

8. Upholstery and furniture used in hotels, lodging or boarding houses, when mortgaged to secure the purchase money of the articles mortgaged;

9. Growing crops;

10. Vessels of more than five tons burden;

11. Instruments, negatives, furniture, and fixtures of a photograph gallery;

12. The machinery, casks, pipes, tubs, and utensils used in the manufacture of wine, fruit brandy, and fruit syrup, or sugar.

Form of personal mortgage.

SEC. 2956. A mortgage of personal property may be made in substantially the following form:

This mortgage, made the — day of —, in the year —, by A. B., of —, by occupation a —, mortgagor, to C. D., of —, by occupation a —, mortgagee, witnesseth:

That the mortgagor mortgages to the mortgagee [here describe the property], as security for the payment to him of — dollars, on [or before] the — day of —, in the year —, with interest thereon [or, as security for the payment of a note or obligation, describing it, etc.].

A. B.

When void as to third person.

SEC. 2957. A mortgage of personal property is void as against creditors of the mortgagor and subsequent purchasers and incumbrancers of the property in good faith and for value, unless:

1. It is accompanied by the affidavit of all the parties thereto that it is made in good faith and without any design to hinder, delay, or defraud creditors;

2. It is acknowledged or proved, certified, and recorded in like manner as grants of real property.

Mortgage of ships, when void as to third persons.

SEC. 2958. A mortgage of any vessel or part of any vessel under the flag of the United States is void as against any person (other than the mortgagor, his heirs, and devisee, and persons having actual notice thereof), unless the mortgage is recorded in the office of the Collector of Customs where such vessel is registered or enrolled.

Where recorded.

SEC. 2959. A mortgage of personal property must be recorded in the office of the County Recorder of the county in which the mortgagor resides, and also of the county in which the property mortgaged is situated, or to which it may be removed.

Property in transit, where to be recorded.

SEC. 2960. For the purposes of this article, property in transit from the possession of the mortgagee to the county residence of the mortgagor, or to a location for use, is, during a reasonable time for such transportation, to be taken as situated in the county in which the mortgagor resides, or where it is intended to be used.

Property of a common carrier, where to be recorded.

SEC. 2961. For a like purpose, personal property used in conducting the business of a common carrier is to be taken as situated in the county in which the principal office or place of business of the carrier is located.

Recorded in different places.

SEC. 2962. A single mortgage of personal property, embracing several things of such character or so situated that by the pro-

visions of this article separate mortgages upon them would be required to be recorded in different places, is only valid in respect to the things as to which it is duly recorded.

SEC. 2963. Except as it is otherwise in this article provided, mortgages of personal property may be acknowledged or proved, certified, and recorded in like manner and with like effect as grants of real property; but they must be recorded in books kept for personal mortgages exclusively.

Personal mortgage may be recorded.

SEC. 2964. A certified copy of a mortgage of personal property once recorded may be recorded in any other county, and when so recorded, the record thereof has the same force and effect as though it was of the original mortgage.

Certified copies may be recorded when.

SEC. 2965. When personal property mortgaged is thereafter by the mortgagor removed from the county in which it is situated, it is, except as between the parties to the mortgage, exempted from the operation thereof, unless either:

Property exempt from effect of mortgage, when.

1. The mortgagee, within thirty days after such removal, causes the mortgage to be recorded in the county to which the property has been removed; or,

2. The mortgagee, within thirty days after such removal, takes possession of the property, as prescribed in the next section.

SEC. 2966. If a mortgagor voluntarily removes or permits the removal of the mortgaged property from the county in which it was situated at the time it was mortgaged, the mortgagee may take possession and dispose of the property as a pledge for the payment of the debt, though the debt is not due.

May be taken by mortgagee as a pledge, when.

SEC. 2967. A mortgagee of personal property, when the debt to secure which the mortgage was executed becomes due, may foreclose the mortgagor's right of redemption by sale of the property, made in the manner and upon the notice prescribed by the title on "Pledge," or by proceedings under the Code of Civil Procedure.

How foreclosed.

SEC. 2968. Personal property mortgaged may be taken under attachment or execution issued at the suit of a creditor of the mortgagor.

Mortgage property may be levied upon.

SEC. 2969. Before the property is so taken, the officer must pay or tender to the mortgagee the amount of the mortgage debt and interest, or must deposit the amount thereof with the County Clerk or Treasurer, payable to the order of the mortgagee.

Limitations on right of levy.

SEC. 2970. When the property thus taken is sold under process, the officer must apply the proceeds of the sale as follows:

Distribution of proceeds of sale under process.

1. To the repayment of the sum paid to the mortgagee, with interest from the date of such payment; and,

2. The balance, if any, in like manner as the proceeds of sale under execution are applied in other cases.

Certain sections not applicable to mortgage of certain ships.

SEC. 2971. Sections twenty-nine hundred and fifty-seven, twenty-nine hundred and fifty-nine, twenty-nine hundred and sixty, twenty-nine hundred and sixty-one, twenty-nine hundred and sixty-two, twenty-nine hundred and sixty-three, twenty-nine hundred and sixty-four, twenty-nine hundred and sixty-five, and twenty-nine hundred and sixty-six do not apply to any mortgage of a ship or part of a ship under the flag of the United States.

Continuance of lien of mortgage on crops.

SEC. 2972. The lien of a mortgage on a growing crop continues on the crop after severance, whether remaining in its original state or converted into another product, so long as the same remains on the land of mortgagor.

PLEDGE.

Pledge, what.

SEC. 2986. Pledge is a deposit of personal property by way of security for the performance of another act.

When contract is to be deemed a pledge.

SEC. 2987. Every contract by which the possession of personal property is transferred as security only is to be deemed a pledge.

Delivery essential to validity of pledge.

SEC. 2988. The lien of a pledge is dependent on possession, and no pledge is valid until the property pledged is delivered to the pledgee, or to a pledge holder, as hereafter prescribed.

Increase of thing.

SEC. 2989. The increase of property pledged is pledged with the property.

Lienor may pledge property.

SEC. 2990. One who has a lien upon property may pledge it to the extent of his lien.

Real owner cannot defeat pledge of property transferred to apparent owner.

SEC. 2991. One who has allowed another to assume the apparent ownership of property for the purpose of making any transfer of it cannot set up his own title, to defeat a pledge of the property, made by the other, to a pledgee who received the property in good faith, in the ordinary course of business, and for value.

Pledge lender, what.

SEC. 2992. Property may be pledged as security for the obligation of another person than the owner, and in so doing the owner has all the rights of a pledgor for himself, except as hereinafter stated.

Pledge holder, what.

SEC. 2993. A pledgor and pledgee may agree upon a third person with whom to deposit the property pledged, who, if he accepts the deposit, is called a pledge holder.

When pledge lender may withdraw property pledged.

SEC. 2994. One who pledges property as security for the obligation of another cannot withdraw the property pledged otherwise than as a pledgor for himself might, and if he receives from the debtor a consideration for the pledge he cannot withdraw it without his consent.

Obligations of pledge holder.

SEC. 2995. A pledge holder for reward cannot exonerate himself from his undertaking; and a gratuitous pledge holder can do so only by giving reasonable notice to the pledgor and pledgee to

appoint a new pledge holder, and in case of their failure to agree, by depositing the property pledged with some impartial person, who will then be entitled to a reasonable compensation for his care of the same.

SEC. 2996. A pledge holder must enforce all the rights of the pledgee, unless authorized by him to waive them. Must enforce rights.

SEC. 2997. A pledgee, or a pledge holder for reward, assumes the duties and liabilities of a depositary for reward. Obligation of pledgee.

SEC. 2998. A gratuitous pledge holder assumes the duties and liabilities of gratuitous depositary. Gratuitous pledge holder.

SEC. 2999. Where a debtor has obtained credit, or an extension of time, by a fraudulent misrepresentation of the value of property pledged by or for him, the creditor may demand a further pledge to correspond with the value represented; and in default thereof may recover his debt immediately, though it be not actually due. Debtor's misrepresentation of value of pledge.

SEC. 3000. When performance of the act for which a pledge is given is due, in whole or in part, the pledgee may collect what is due to him by a sale of property pledged, subject to the rules and exceptions hereinafter prescribed. When pledgee may sell.

SEC. 3001. Before property pledged can be sold, and after performance of the act for which it is security is due, the pledgee must demand performance thereof from the debtor, if the debtor can be found. Demand of performance requisite before sale of pledge.

SEC. 3002. A pledgee must give actual notice to the pledgor of the time and place at which the property pledged will be sold, at such a reasonable time before the sale as will enable the pledgor to attend. Notice of sale to pledgor.

SEC. 3003. Notice of sale may be waived by a pledgor at any time; but is not waived by a mere waiver of demand of performance. Waiver of notice of sale.

SEC. 3004. A debtor or pledgor waives a demand of performance as a condition precedent to a sale of the property pledged, by a positive refusal to perform, after performance is due; but cannot waive it in any other manner, except by contract. Waiver of demand.

SEC. 3005. The sale by a pledgee, of property pledged, must be made by public auction, in the manner and upon the notice to the public usual at the place of sale, in respect to auction sales of similar property; and must be for the highest obtainable price. Sale must be by auction.

SEC. 3006. A pledgee cannot sell any evidence of debt pledged to him, except the obligations of governments, states, or corporations; but he may collect the same when due. Pledgee's sale of securities.

Sale on the demand of the pledgor. SEC. 3007. Whenever property pledged can be sold for a price sufficient to satisfy the claim of the pledgee, the pledgor may require it to be sold, and its proceeds to be applied to such satisfaction when due.

Surplus to be paid to pledgor. SEC. 3008. After a pledgee has lawfully sold property pledged, or otherwise collected its proceeds, he may deduct therefrom the amount due under the principal obligation, and the necessary expenses of sale and collection, and must pay the surplus to the pledgor on demand.

Rights of pledgor on sale of pledge. SEC. 3009. When property pledged is sold by order of the pledgor before the claim of the pledgee is due, the latter may retain out of the proceeds all that can possibly become due under his claim until it becomes due.

Pledgee's purchase of property pledged. SEC. 3010. A pledgee, or pledge holder, cannot purchase the property pledged, except by direct dealing with the pledgor.

Pledgee may foreclose right of redemption. SEC. 3011. Instead of selling property pledged, as hereinbefore provided, a pledgee may foreclose the right of redemption by a judicial sale, under the direction of a competent Court; and in that case may be authorized by the Court to purchase at the sale.

NEGOTIABLE INSTRUMENTS.

GENERAL DEFINITIONS.

To what instruments this title is applicable. SEC. 3086. The provisions of this title apply only to negotiable instruments, as defined in this article.

Negotiable instrument, what. SEC. 3087. A negotiable instrument is a written promise or request for the payment of a certain sum of money to order or bearer, in conformity to the provisions of this article.

Must be for unconditional payment of money. SEC. 3088. A negotiable instrument must be made payable in money only, and without any condition not certain of fulfillment.

Payee. SEC. 3089. The person to whose order a negotiable instrument is made payable must be ascertainable at the time the instrument is made.

Instrument may be in alternative. SEC. 3090. A negotiable instrument may give to the payee an option between the payment of the sum specified therein, and the performance of another act; but as to the latter, the instrument is not within the provisions of this title.

Date, etc. SEC. 3091. A negotiable instrument may be with or without date, and with or without designation of the time or place of payment.

May contain a pledge, etc. SEC. 3092. A negotiable instrument may contain a pledge of collateral security, with authority to dispose thereof.

SEC. 3093. A negotiable instrument must not contain any other contract than such as is specified in this article. What it must not contain.

SEC. 3094. Any date may be inserted by the maker of a negotiable instrument, whether past, present, or future, and the instrument is not invalidated by his death or incapacity at the time of the nominal date. Date.

SEC. 3095. There are six classes of negotiable instruments, namely: Different classes of negotiable instruments.

1. Bills of exchange;
2. Promissory notes;
3. Bank notes;
4. Checks;
5. Bonds;
6. Certificates of deposit.

INTERPRETATION OF NEGOTIABLE INSTRUMENTS.

SEC. 3099. A negotiable instrument which does not specify the time of payment is payable immediately. Time and place of payment.

SEC. 3100. A negotiable instrument which does not specify a place of payment is payable at the residence or place of business of the maker, or wherever he may be found. Place of payment not specified.

SEC. 3101. An instrument, otherwise negotiable in form, payable to a person named, but with the words added, "or to his order," or "to bearer," or words equivalent thereto, is in the former case payable to the written order of such person, and in the latter case payable to the bearer. Instruments payable to person or his order, how construed.

SEC. 3102. A negotiable instrument, made payable to the order of the maker, or of a fictitious person, if issued by the maker for a valid consideration, without indorsement, has the same effect against him and all other persons having notice of the facts as if payable to the bearer. Unindorsed note, when negotiable.

SEC. 3103. A negotiable instrument, made payable to the order of a person obviously fictitious, is payable to the bearer. Fictitious payee.

SEC. 3104. The signature of every drawer, acceptor, and indorser of a negotiable instrument is presumed to have been made for a valuable consideration, before the maturity of the instrument, and in the ordinary course of business. Presumption of consideration.

INDORSEMENT.

SEC. 3108. One who writes his name upon a negotiable instrument, otherwise than as a maker or acceptor, and delivers it, with his name thereon, to another person, is called an indorser, and his act is called indorsement. Indorsement, what.

- Agreement to indorse. SEC. 3109. One who agrees to indorse a negotiable instrument is bound to write his signature upon the back of the instrument, if there is sufficient space thereon for that purpose.
- When may be made on separate paper. SEC. 3110. When there is not room for a signature upon the back of a negotiable instrument, a signature equivalent to an indorsement thereof may be made upon a paper annexed thereto.
- Kinds of indorsement. SEC. 3111. An indorsement may be general or special.
- General indorsement, what. SEC. 3112. A general indorsement is one by which no indorsee is named.
- Special indorsement. SEC. 3113. A special indorsement specifies the indorsee.
- General indorsement, how made special. SEC. 3114. A negotiable instrument bearing a general indorsement cannot be afterwards specially indorsed; but any lawful holder may turn a general indorsement into a special one by writing above it a direction for payment to a particular person.
- Destruction of negotiability by indorser. SEC. 3115. A special indorsement may, by express words for that purpose, but not otherwise, be so made as to render the instrument not negotiable.
- Implied warranty of indorser. SEC. 3116. Every indorser of a negotiable instrument, unless his indorsement is qualified, warrants to every subsequent holder thereof, who is not liable thereon to him:
1. That it is in all respects what it purports to be;
 2. That he has a good title to it;
 3. That the signatures of all prior parties are binding upon them;
 4. That if the instrument is dishonored, the indorser will, upon notice thereof, duly given to him, or without notice where it is excused by law, pay the same with interest, unless exonerated under the provisions of sections thirty-one hundred and eighty-nine, thirty-two hundred and thirteen, thirty-two hundred and forty-eight, or thirty-two hundred and fifty-five.
- Indorser, when liable to payee. SEC. 3117. One who indorses a negotiable instrument before it is delivered to the payee is liable to the payee thereon as an indorser.
- Indorsement without recourse. SEC. 3118. An indorser may qualify his indorsement with the words "without recourse," or equivalent words; and upon such indorsement, he is responsible only to the same extent as in the case of a transfer without indorsement.
- Same. SEC. 3119. Except as otherwise prescribed by the last section, an indorsement, without recourse, has the same effect as any other indorsement.
- Indorsee privy to contract. SEC. 3120. An indorsee of a negotiable instrument has the same rights against every prior party thereto that he would have had if the contract had been made directly between them in the first instance.

SEC. 3122. The want of consideration for the undertaking of a maker, acceptor, or indorser, of a negotiable instrument, does not exonerate him from liability thereon to an indorser in good faith for a consideration.

Effect of want of consideration.

SEC. 3123. An indorsee in due course is one who, in good faith, in the ordinary course of business, and for value, before its apparent maturity or presumptive dishonor, and without knowledge of its actual dishonor, acquires a negotiable instrument duly indorsed to him, or indorsed generally, or payable to the bearer.

Indorsee in due course, what.

SEC. 3124. An indorsee of a negotiable instrument, in due course, acquires an absolute title thereto, so that it is valid in his hands, notwithstanding any provision of law making it generally void or voidable, and notwithstanding any defect in the title of the person from whom he acquired it.

Rights of indorsee in due course.

SEC. 3125. One who makes himself a party to an instrument intended to be negotiable, but which is left wholly or partly in blank, for the purpose of filling afterwards, is liable upon the instrument to an indorsee thereof in due course, in whatever manner and at whatever time it may be filled, so long as it remains negotiable in form.

Instrument left blank.

PRESENTMENT FOR PAYMENT.

SEC. 3130. It is not necessary to make a demand of payment upon the principal debtor in a negotiable instrument in order to charge him; but if the instrument is by its terms payable at a specified place, and he is able and willing to pay it there at maturity, such ability and willingness are equivalent to an offer of payment upon his part.

Effect of want of demand on principal debtor.

SEC. 3131. Presentment of a negotiable instrument for payment, when necessary, must be made as follows, as nearly as by reasonable diligence it is practicable:

Presentment, how made.

1. The instrument must be presented by the holder;
2. The instrument must be presented to the principal debtor, if he can be found at the place where presentment should be made; and if not, then it must be presented to some other person having charge thereof, or employed therein, if one can be found there;
3. An instrument which specifies a place for its payment must be presented there; and if the place specified includes more than one house, then at the place of residence or business of the principal debtor, if it can be found therein;
4. An instrument which does not specify a place for its payment must be presented at the place of residence or business of the principal debtor, or wherever he may be found, at the option of the presenter; and,
5. The instrument must be presented upon the day of its maturity, or, if it be payable on demand it may be presented upon any day. It must be presented within reasonable hours; and if it be payable at a banking house, within the usual banking hours of the vicinity, but, by the consent of the person to

whom it should be presented, it may be presented at any hour of the day;

6. If the principal debtor have no place of business, or if his place of business or residence cannot, with reasonable diligence, be ascertained, presentment for payment is excused.

Apparent
maturity,
when.

SEC. 3132. The apparent maturity of a negotiable instrument payable at a particular time is the day on which, by its terms, it becomes due, or when that is a holiday, the next business day.

Presumptive
dishonor of
bill payable
after sight.

SEC. 3133. A bill of exchange, payable at a certain time after sight, which is not accepted within ten days after its date, in addition to the time which would suffice with ordinary diligence to forward it for acceptance, is presumed to have been dishonored.

Apparent
maturity of
bill payable
at sight.

SEC. 3134. The apparent maturity of a bill of exchange, payable at sight or on demand, is:

1. If it bears interest, one year after its date; or,
2. If it does not bear interest, ten days after its date, in addition to the time which would suffice, with ordinary diligence, to forward it for acceptance.

Apparent
maturity of
note.

SEC. 3135. The apparent maturity of a promissory note, payable at sight or on demand, is:

1. If it bears interest, one year after its date; or,
2. If it does not bear interest, six months after its date.

Same.

SEC. 3136. Where a promissory note is payable at a certain time after sight or demand, such time is to be added to the periods mentioned in the last section.

Surrender of
instrument,
when condi-
tion of pay-
ment.

SEC. 3137. A party to a negotiable instrument may require, as a condition concurrent to its payment by him:

1. That the instrument be surrendered to him, unless it is lost or destroyed, or the holder has other claims upon it; or,
2. If the holder has a right to retain the instrument and does retain it, then that a receipt for the amount paid, or an exoneration of the party paying, be written thereon; or,
3. If the instrument is lost or destroyed, then that the holder give to him a bond, executed by himself and two sufficient sureties, to indemnify him against any lawful claim thereon.

DISHONOR OF NEGOTIABLE INSTRUMENTS.

Dishonor,
what.

SEC. 3141. A negotiable instrument is dishonored when it is either not paid, or not accepted, according to its tenor, on presentment for that purpose, or without presentment, where that is excused.

Notice, by
whom given.

SEC. 3142. Notice of the dishonor of a negotiable instrument may be given:

1. By a holder thereof; or,
2. By any party to the instrument who might be compelled to pay it to the holder, and who would, upon taking it up, have a right to reimbursement from the party to whom the notice is given.

SEC. 3143. A notice of dishonor may be given in any form which describes the instrument with reasonable certainty, and substantially informs the party receiving it that the instrument has been dishonored. Form of notice.

SEC. 3144. A notice of dishonor may be given:

1. By delivering it to the party to be charged, personally, at any place; or,

2. By delivering it to some person of discretion at the place of residence or business of such party, apparently acting for him; or,

3. By properly folding the notice, directing it to the party to be charged, at his place of residence, according to the best information that the person giving the notice can obtain, depositing it in the Post Office most conveniently accessible from the place where the presentment was made, and paying the postage thereon.

Notice, how served.

SEC. 3145. In case of the death of a party to whom notice of dishonor should otherwise be given, the notice must be given to one of his personal representatives; or, if there are none, then to any member of his family who resided with him at his death; or, if there is none, then it must be mailed to his last place of residence, as prescribed by subdivision three of the last section. Notice, how served after indorser's death.

SEC. 3146. A notice of dishonor sent to a party after his death, but in ignorance thereof, and in good faith, is valid. Notice after death, when valid.

SEC. 3147. Notice of dishonor, when given by the holder of an instrument or his agent otherwise than by mail, must be given on the day of dishonor, or on the next business day thereafter. Notice, when to be given.

SEC. 3148. When notice of dishonor is given by mail, it must be deposited in the Post Office in time for the first mail which closes after noon of the first business day succeeding the dishonor, and which leaves the place where the instrument was dishonored for the place to which the notice should be sent. Notice of dishonor, when to be mailed.

SEC. 3149. When the holder of a negotiable instrument at the time of its dishonor is a mere agent for the owner, it is sufficient for him to give notice to his principal in the same manner as to an indorser, and his principal may give notice to any other party to be charged, as if he were himself an indorser. And if an agent of the owner employs a subagent, it is sufficient for each successive agent or subagent to give notice in like manner to his own principal. Notice, how given by agent.

SEC. 3150. Every party to a negotiable instrument, receiving notice of its dishonor, has the like time thereafter to give similar notice to prior parties as the original holder had after its dishonor. But this additional time is available only to the particular party entitled thereto. Additional time for notice by indorser.

SEC. 3151. A notice of the dishonor of a negotiable instrument, if valid in favor of the party giving it, inures to the benefit of all other parties thereto whose right to give the like notice has not then been lost. Effect of notice of dishonor.

EXCUSE OF PRESENTMENT AND NOTICE.

Notice of dishonor, when excused.

SEC. 3155. Notice of dishonor is excused:

1. When the party by whom it should be given cannot, with reasonable diligence, ascertain either the place of residence or business of the party to be charged; or,

2. When there is no Post Office communication between the town of the party by whom the notice should be given and the town in which the place of residence or business of the party to be charged is situated; or,

3. When the party to be charged is the same person who dishonors the instrument; or,

4. When the notice is waived by the party entitled thereto.

Presentment and notice, when excused.

SEC. 3156. Presentment and notice are excused as to any party to a negotiable instrument who informs the holder, within ten days before its maturity, that it will be dishonored.

Same.

SEC. 3157. If, before or after the maturity of an instrument, an indorser has received full security for the amount thereof, or the maker has assigned all his estate to him as such security, presentment and notice to him are excused.

Delay, when excused.

SEC. 3158. Delay in presentment, or in giving notice of dishonor, is excused when caused by circumstances which the party delaying could not have avoided by the exercise of reasonable care and diligence.

Waiver of presentment and notice.

SEC. 3159. A waiver of presentment waives notice of dishonor also, unless the contrary is expressly stipulated; but the waiver of notice does not waive presentment.

Waiver of protest.

SEC. 3160. A waiver of protest on any negotiable instrument other than a foreign bill of exchange waives presentment and notice.

EXTINCTION OF NEGOTIABLE INSTRUMENTS.

Obligation of party, when extinguished.

SEC. 3164. The obligation of a party to a negotiable instrument is extinguished:

1. In like manner with that of parties to contracts in general; or,

2. By payment of the amount due upon the instrument, at or after its maturity, in good faith and in the ordinary course of business, to any person having actual possession thereof, and entitled by its terms to payment.

BILLS OF EXCHANGE, FORM AND INTERPRETATION OF A BILL.

Bill of exchange, what.

SEC. 3171. A bill of exchange is an instrument, negotiable in form, by which one, who is called the drawer, requests another, called the drawee, to pay a specified sum of money.

Drawee, in case of need.

SEC. 3172. A bill of exchange may give the name of any person in addition to the drawee, to be resorted to in case of need.

SEC. 3173. A bill of exchange may be drawn in any number of parts, each part stating the existence of the others, and all forming one set. Bill in parts of a set.

SEC. 3174. An agreement to draw a bill of exchange binds the drawer to execute it in three parts, if the other party to the agreement desires it. When must be in a set.

SEC. 3175. Presentment, acceptance, or payment of a single part in a set of a bill of exchange, is sufficient for the whole. Presentment, etc., of part of set.

SEC. 3176. A bill of exchange is payable:

1. At the place where, by its terms, it is made payable; or,
2. If it specify no place of payment, then at the place to which it is addressed; or,
3. If it be not addressed to any place, then at the place of residence or business of the drawee, or wherever he may be found. If the drawee has no place of business, or if his place of business or residence cannot with reasonable diligence be ascertained, presentment for payment is excused, and the bill may be protested for non-payment.

Bill, where payable.

SEC. 3177. The rights and obligations of the drawer of a bill of exchange are the same as those of the first indorser of any other negotiable instrument. Rights and obligations of drawer.

DAYS OF GRACE.

SEC. 3181. Days of grace are not allowed.

Days of grace.

PRESENTMENT FOR ACCEPTANCE.

SEC. 3185. At any time before a bill of exchange is payable, the holder may present it to the drawee for acceptance, and if acceptance is refused the bill is dishonored. When a bill may be presented.

SEC. 3186. Presentment for acceptance must be made in the following manner, as nearly as by reasonable diligence it is practicable: Presentment for acceptance, how made.

1. The bill must be presented by the holder or his agent;
2. It must be presented on a business day, and within reasonable hours;
3. It must be presented to the drawee, or, if he be absent from his place of residence or business, to some person having charge thereof, or employed therein; and,
4. The drawee, on such presentment, may postpone his acceptance or refusal until the next day. If the drawee have no place of business, or if his place of business or residence cannot, with reasonable diligence, be ascertained, presentment for acceptance is excused, and the bill may be protested for non-acceptance.

SEC. 3187. Presentment for acceptance to one of several joint drawees, and refusal by him, dispenses with presentment to the others. Presentment to joint drawees.

When presentment to be made to drawee in case of need. SEC. 3188. A bill of exchange which specifies a drawee in case of need must be presented to him for acceptance or payment, as the case may be, before it can be treated as dishonored.

Presentment, when made. SEC. 3189. When a bill of exchange is payable at a specified time after sight, the drawer and indorsers are exonerated if it is not presented for acceptance within ten days after the time which would suffice, with ordinary diligence, to forward it for acceptance, unless presentment is excused.

ACCEPTANCE.

Acceptance, how made. SEC. 3193. An acceptance of a bill must be made in writing, by the drawee or by an acceptor for honor, and may be made by the acceptor writing his name across the face of the bill, with or without other words.

Holder entitled to acceptance on face of bill. SEC. 3194. The holder of a bill of exchange, if entitled to an acceptance thereof, may treat the bill as dishonored if the drawee refuses to write across its face an unqualified acceptance.

What acceptance sufficient with consent of holder. SEC. 3195. The holder of a bill of exchange may, without prejudice to his rights against prior parties, receive and treat as a sufficient acceptance:

1. An acceptance written upon any part of the bill, or upon a separate paper;
2. An acceptance qualified so far only as to make the bill payable at a particular place within the city or town in which, if the acceptance was unqualified, it would be payable; or,
3. A refusal by the drawee to return the bill to the holder after presentment, in which case the bill is payable immediately, without regard to its terms.

Acceptance by separate instrument. SEC. 3196. The acceptance of a bill of exchange by a separate instrument binds the acceptor to one who, upon the faith thereof, has the bill for value or other good consideration.

Promise to accept, when equivalent to acceptance. SEC. 3197. An unconditional promise in writing to accept a bill of exchange is a sufficient acceptance thereof in favor of every person who, upon the faith thereof, has taken the bill for value or other good consideration.

Cancellation of acceptance. SEC. 3198. The acceptor of a bill of exchange may cancel his acceptance at any time before delivering the bill to the holder, and before the holder has, with the consent of the acceptor, transferred his title to another person who has given value for it upon the faith of such acceptance.

What acceptance admits. SEC. 3199. The acceptance of a bill of exchange admits the signature of the drawer, but does not admit the signature of any indorser to be genuine.

ACCEPTANCE OR PAYMENT FOR HONOR.

SEC. 3203. On the dishonor of a bill of exchange by the drawee, and, in case of a foreign bill, after it has been duly protested, it may be accepted or paid by any person, for the honor of any party thereto.

When bill may be accepted or paid for honor.

SEC. 3204. The holder of a bill of exchange is not bound to allow it to be accepted for honor, but is bound to accept payment for honor.

Holder bound to accept.

SEC. 3205. An acceptor or payor for honor must write a memorandum upon the bill, stating therein for whose honor he accepts or pays, and must give notice to such parties, with reasonable diligence, of the fact of such acceptance or payment. Having done so, he is entitled to reimbursement from such parties, and from all parties prior to them.

Acceptance for honor, how made.

SEC. 3206. A bill of exchange which has been accepted for honor must be presented at its maturity to the drawee for payment, and notice of its dishonor by him must be given to the acceptor for honor, in like manner as to an indorser; after which the acceptor for honor must pay the bill.

How enforced.

SEC. 3207. The acceptance of a bill of exchange for honor does not excuse the holder from giving notice of its dishonor by the drawee.

Notice of dishonor not excused.

PRESENTMENT FOR PAYMENT.

SEC. 3211. If a bill of exchange is by its terms payable at a particular place, and is not accepted on presentment, it must be presented at the same place for payment when presentment for payment is necessary.

Presentment, when bill not accepted, where made.

SEC. 3212. A bill of exchange, accepted payable at a particular place, must be presented at that place for payment, when presentment for payment is necessary, and need not be presented elsewhere.

Presentment of bill, payable at particular place.

SEC. 3213. If a bill of exchange, payable at sight or on demand, without interest, is not duly presented for payment within ten days after the time in which it could, with reasonable diligence, be transmitted to the proper place for such presentment, the drawer and indorsers are exonerated, unless such presentment is excused.

Effect of delay in presentment, in certain cases.

SEC. 3214. Mere delay in presenting a bill of exchange payable with interest, at sight or on demand, does not exonerate any party thereto.

Effect in other cases.

EXCUSE OF PRESENTMENT AND NOTICE.

SEC. 3218. The presentment of a bill of exchange for acceptance is excused if the drawee has not capacity to accept it.

Presentment, when excused.

Delay, when excused. SEC. 3219. Delay in the presentment of a bill of exchange for acceptance is excused when caused by circumstances over which the holder has no control.

Presentment and notice, when excused. SEC. 3220. Presentment of a bill of exchange for acceptance or payment, and notice of its dishonor, are excused as to the drawer, if he forbids the drawee to accept, or the acceptor to pay the bill; or if, at the time of drawing, he had no reason to believe that the drawee would accept or pay the same.

FOREIGN BILLS.

Definitions. SEC. 3224. An inland bill of exchange is one drawn and payable within this State. All others are foreign.

Protest necessary. SEC. 3225. Notice of the dishonor of a foreign bill of exchange can be given only by notice of its protest.

Protest, by whom made. SEC. 3226. Protest must be made by a Notary Public, if with reasonable diligence one can be obtained; and if not, then by any reputable person, in the presence of two witnesses.

Protest, how made. SEC. 3227. Protest must be made by an instrument in writing, giving a literal copy of the bill of exchange, with all that is written thereon, or annexing the original; stating the presentment, and the manner in which it was made; the presence or absence of the drawee or acceptor, as the case may be; the refusal to accept or to pay, or the inability of the drawee to give a binding acceptance; and in case of refusal, the reason assigned, if any; and, finally protesting against all the parties to be charged.

Protest, where made. SEC. 3228. A protest for non-acceptance must be made in the city or town in which the bill is presented for acceptance, and a protest for non-payment in the city or town in which it is presented for payment.

Protest, when to be made. SEC. 3229. A protest must be noted on the day of presentment, or on the next business day; but it may be written out at any time thereafter.

Protest, when excused. SEC. 3230. The want of a protest of a foreign bill of exchange, or delay in making the same, is excused in like cases with the want or delay of presentment.

Notice of protest, how given. SEC. 3231. Notice of protest must be given in the same manner as notice of dishonor, except that it may be given by the Notary who makes the protest.

Waiver of protest. SEC. 3232. If a foreign bill of exchange on its face waives protest, notice of dishonor may be given to any party thereto, in like manner as of an inland bill; except that if any indorser of such a bill expressly requires protest to be made, by a direction written on the bill at or before his indorsement, protest must be made, and notice thereof given to him and to all subsequent indorsers.

SEC. 3233. One who pays a foreign bill of exchange for honor must declare, before payment, in the presence of a person authorized to make protest, for whose honor he pays the same, in order to entitle him to reimbursement. Declaration before payment for honor.

SEC. 3234. Damages are allowed as hereinafter prescribed, as a full compensation for interest accrued before notice of dishonor, reëxchange, expenses, and all other damages, in favor of holders for value only, upon bills of exchange drawn or negotiated within this State, and protested for non-acceptance or non-payment. Damages allowed on dishonor of foreign bill.

SEC. 3235. Damages are allowed, under the last section, upon bills drawn upon any person: Rate of damages.

1. If drawn upon any person in this State, two dollars upon each one hundred dollars of the principal sum specified in the bill;

2. If drawn upon any person out of this State, but in any of the other States west of the Rocky Mountains, five dollars upon each hundred dollars of the principal sum specified in the bill;

3. If drawn upon any person in any of the United States east of the Rocky Mountains, ten dollars upon each hundred dollars of the principal sum specified in the bill;

4. If drawn upon any person in any place in a foreign country, fifteen dollars upon each hundred dollars of the principal sum specified in the bill.

SEC. 3236. From the time of notice of dishonor and demand of payment, lawful interest must be allowed upon the aggregate amount of the principal sum specified in the bill, and the damages mentioned in the preceding section. Interest on amount of protested bill.

SEC. 3237. If the amount of a protested bill of exchange is expressed in money of the United States, damages are estimated upon such amount without regard to the rate of exchange. Damages, how estimated.

SEC. 3238. If the amount of a protested bill of exchange is expressed in foreign money, damages are estimated upon the value of a similar bill at the time of protest, in the place nearest to the place where the bill was negotiated, and where such bills are currently sold. Same.

PROMISSORY NOTES.

SEC. 3244. A promissory note is an instrument negotiable in form, whereby the signer promises to pay a specified sum of money. Promissory note, what.

SEC. 3245. An instrument in the form of a bill of exchange, but drawn upon and accepted by the drawer himself, is to be deemed a promissory note. Certain instruments promissory notes.

Negotiable instrument payable to order of maker. See *ante*, Sec. 3102.

SEC. 3246. A bill of exchange, if accepted, with the consent of the owner, by a person other than the drawee, or an acceptor for honor, becomes in effect the promissory note of such person, and all prior parties thereto are exonerated. Bill of exchange, when converted into a note.

Acceptor for honor. See Secs. 3203 *et seq.*

Certain sections applicable to notes.

SEC. 3247. Chapter I of this title, and sections thirty-one hundred and eighty-one and thirty-two hundred and fourteen of this Code, apply to promissory notes.

Effect of delay in presentment.

SEC. 3248. If a promissory note, payable on demand, or at sight, without interest, is not duly presented for payment within six months from its date, the indorsers thereof are exonerated, unless such presentment is excused.

CHECKS.

Check, what.

SEC. 3254. A check is a bill of exchange drawn upon a bank or banker, or a person described as such upon the face thereof, and payable on demand, without interest.

Rules applicable to checks.

SEC. 3255. A check is subject to all the provisions of this Code concerning bills of exchange, except that:

1. The drawer and indorsers are exonerated by delay in presentment, only to the extent of the injury which they suffer thereby.

2. An indorsee, after its apparent maturity, but without actual notice of its dishonor, acquires a title equal to that of an indorsee before such period.

BONDS, BANK NOTES, AND CERTIFICATES OF DEPOSIT.

Bank note negotiable after payment.

SEC. 3261. A bank note remains negotiable, even after it has been paid by the maker.

FRAUDULENT INSTRUMENTS AND TRANSFERS.

Transfer with intent to defraud creditors.

SEC. 3439. Every transfer of property or charge thereon made, every obligation incurred, and every judicial proceeding taken with intent to delay or defraud any creditor or other person of his demands, is void against all creditors of the debtor, and their successors in interest, and against any person upon whom the estate devolves in trust for the benefit of others than the debtor.

Certain transfers presumed fraudulent.

SEC. 3440. Every transfer of personal property, other than a thing in action, or a ship or cargo at sea or in a foreign port, and every lien thereon, other than a mortgage, when allowed by law, and a contract of bottomry or respondentia, is conclusively presumed, if made by a person having at the time the possession or control of the property, and not accompanied by an immediate delivery, and followed by an actual and continued change of possession of the things transferred, to be fraudulent and therefore void against those who are his creditors while he remains in possession, and the successors in interest of such creditors, and against any persons on whom his estate devolves in trust for the benefit of others than himself, and against purchasers or incumbrancers in good faith subsequent to the transfer.

Creditors, when can avoid fraudulent transfer.

SEC. 3441. A creditor can avoid the act or obligation of his debtor for fraud only where the fraud obstructs the enforcement by legal process of his right to take the property affected by the transfer or obligation.

SEC. 3442. In all cases arising under section twelve hundred and twenty-seven, or under the provisions of this title, except as otherwise provided in section thirty-four hundred and forty, the question of fraudulent intent is one of fact, and not of law; nor can any transfer or charge be adjudged fraudulent solely on the ground that it was not made for a valuable consideration.

Question of fraud, how determined.

ASSIGNMENTS FOR THE BENEFIT OF CREDITORS.

SEC. 3449. An insolvent debtor may, in good faith, execute an assignment of property to one or more assignees, in trust for the satisfaction of his creditors, in conformity to the provisions of this chapter; subject, however, to the provisions of this Code relative to trusts and to fraudulent transfers, and to the restrictions imposed by law upon assignments by special partnerships, by corporations, or by other specific classes or persons.

When debtor may execute assignment.

SEC. 3450. A debtor is insolvent, within the meaning of this title, when he is unable to pay his debts from his own means, as they become due.

Insolvency, what.

SEC. 3451. The provisions of this title do not prevent a person residing in another State or county from making there, in good faith and without intent to evade the laws of this State, a transfer of property situated within it; nor do they affect the power of a person, although insolvent and within this State, to transfer property to a particular creditor for the purpose of paying or securing the whole or part of a debt owing to such creditor, whether in his own right or otherwise.

Certain transfers not affected.

SEC. 3452. An assignment for the benefit of creditors may provide for any subsisting liability of the assignor which he might lawfully pay, whether absolute or contingent.

When debts may be secured.

SEC. 3457. An assignment for the benefit of creditors is void against any creditor of the assignor not assenting thereto, in the following cases:

Assignment, when void.

1. If it give a preference of one debt or class of debts over another;
2. If it tend to coerce any creditor to release or compromise his demand;
3. If it provide for the payment of any claim known to the assignor to be false or fraudulent, or for the payment of more upon any claim than is known to be justly due from the assignor;
4. If it reserve any interest in the assigned property, or in any part thereof, to the assignor, or for his benefit, before all his existing debts are paid;
5. If it confer upon the assignee any power which, if exercised, might prevent or delay the immediate conversion of the assigned property to the purposes of the trust;
6. If it exempt him from liability for neglect of duty or misconduct.

SEC. 3458. An assignment for the benefit of creditors must be in writing, subscribed by the assignor, or by his agent thereto

The instrument of assignment.

authorized by writing. It must be acknowledged, or proved and certified, in the mode prescribed by the chapter on recording transfers of real property, and recorded as required by sections thirty-four hundred and sixty-three and thirty-four hundred and sixty-four; but recorded in one county constitutes a compliance with the following section.

When assignment void.

SEC. 3459. Unless the provisions of the last section are complied with, an assignment for the benefit of creditors is void against every creditor of the assignor not assenting thereto.

Assignee takes, subject to rights of third parties.

SEC. 3460. An assignee for the benefit of creditors is not to be regarded as a purchaser for value, and has no greater rights than his assignor had, in respect to things in action transferred by the assignment.

Inventory required.

SEC. 3461. Within twenty days after an assignment is made for the benefit of creditors, the assignor must make and file, in the manner prescribed by section thirty-four hundred and sixty-three, a full and true inventory, showing:

1. All the creditors of the assignor;
2. The place of residence of each creditor, if known to the assignor; or if not known, that fact must be stated;
3. The sum owing to each creditor, and the nature of each debt or liability, whether arising on written security, account, or otherwise;
4. The true consideration of the liability in each case, and the place where it arose;
5. Every existing judgment, mortgage, or other security for the payment of any debt or liability of the assignor;
6. All property of the assignor at the date of the assignment, which is exempt by law from execution; and,
7. All of the assignor's property at the date of the assignment, both real and personal, of every kind, not so exempt, and the incumbrances existing thereon, and all vouchers and securities relating thereto, and the value of such property according to the best knowledge of the assignor.

Verification of inventory.

SEC. 3462. An affidavit must be made by every person executing an assignment for the benefit of creditors, to be annexed to and filed with the inventory mentioned in the last section, to the effect that the same is in all respects just and true, according to the best of such assignor's knowledge and belief.

Recording assignment and filing inventory.

SEC. 3463. An assignment for the benefit of creditors must be recorded, and the inventory required by section thirty-four hundred and sixty-one filed with the County Recorder of the county in which the assignor resided at the date of the assignment; or if he did not then reside in this State, with the Recorder of the county in which his principal place of business was then situated; or if he had not then a residence or place of business in this State, with the Recorder of the county in which the principal part of the assigned property was then situated.

SEC. 3464. If an assignment for the benefit of creditors is executed by more than one assignor, it may be recorded, and a copy of the inventory required by section thirty-four hundred and sixty-one may be filed with the Recorder of the county in which any of the assignors resided at its date, or in which any of them, not then residing in this State, had then a place of business. Same.

SEC. 3465. An assignment for the benefit of creditors is void against creditors of the assignor, and against purchasers and incumbrancers in good faith and for value, unless it is recorded, and unless the inventory required by section thirty-four hundred and sixty-one is filed, pursuant to section thirty-four hundred and sixty-three, within twenty days after the date of the assignment. Effect of omitting to record.

SEC. 3466. Where an assignment for the benefit of creditors embraces real property, it is subject to the provisions of Article IV of the chapter on recording transfers, as well as to those of this title. Assignment of real property.

SEC. 3467. Within thirty days after the date of an assignment for the benefit of creditors, the assignee must enter into a bond to the people of this State, in such amount as may be fixed by a Judge of a Superior Court of the county in which the original inventory is filed, with sufficient sureties, to be approved by such Judge, and conditioned for the faithful discharge of the trust and the due accounting for all moneys received by the assignee, which bond must be filed in the same office with the original inventory. Bond of assignees.

SEC. 3468. Until the inventory and affidavit required by sections thirty-four hundred and sixty-one and thirty-four hundred and sixty-two have been made and filed, and the assignee has given a bond as required by the last section, the assignee for the benefit of creditors has no authority to dispose of the estate or convert it to the purposes of the trust. Conditions of disposal and conversion.

SEC. 3469. After six months from the date of an assignment for the benefit of creditors, the assignee may be required, on the petition of any creditor, to account before the Superior Court of the county where the accompanying inventory was filed in the manner prescribed by the insolvent laws of this State. Accounting of assignee.

SEC. 3470. Property exempt from execution, and insurance upon the life of the assignor, do not pass to the assignee by a general assignment for the benefit of creditors, unless the instrument specially mentions them, and declares an intention that they should pass thereby. Property exempt.

SEC. 3471. In the absence of any provision in the assignment to the contrary, an assignee for the benefit of creditors is entitled to the same commissions as are allowed by law to executors and guardians; but the assignment cannot grant more, and may restrict the commissions to a less amount, or deny them altogether. Compensation.

Assignees
protected for
acts done in
good faith.

SEC. 3472. An assignee for the benefit of creditors is not to be held liable for his acts, done in good faith, in the execution of the trust, merely for the reason that the assignment is afterward adjudged void.

Assent of
creditor
necessary to
modification
of assign-
ment.

SEC. 3473. An assignment for the benefit of creditors, which has been executed and recorded so as to transfer the property to the assignee, cannot afterward be canceled or modified by the parties thereto, without the consent of every creditor affected thereby.

An Act imposing a tax on the issue of certificates of stock corporations.

[Approved April 1, 1878; 1877-8, 955.]

Fee allowed.

SECTION 1. It shall be lawful for the Secretary of every corporation in the State of California to demand and receive of any person requiring the issue to him of any certificate of stock in such corporation, a fee of ten cents in coin for each certificate, whether such certificate be the original issue or an issue on transfer, and such certificate shall not be delivered by the Secretary until such fee shall be paid.

Duty of Sec-
retary.

SEC. 2. It shall be the duty of the Secretary of every such corporation, on the first Monday in January, April, July, and October, of each year, to make returns, under oath, to the Tax Collector, or officer citing as Tax Collector, of the number of certificates issued by the corporation of which he is Secretary, during the quarter preceding, and pay to such Tax Collector the sum of ten cents in coin for each and every certificate so issued by said corporation, except that in the city and county of San Francisco such returns and payments shall be made to the License Collector, or officer engaged in the collection of licenses in said city and county.

Examina-
tion of Sec-
retary and
books.

SEC. 3. Such Tax Collector, or License Collector, is hereby authorized and empowered to examine such Secretary, under oath, as to the truth of said returns, and to examine, if necessary, the books of such corporation, so far as they relate to the transfer of stock, or issue of certificates, and if the returns are not correct, then he is authorized to commence an action against such corporation in any Court of competent jurisdiction, in the name of the people of the State of California, for a penalty of one hundred dollars for each certificate issued by such corporation and not so returned under oath, and several penalties may be joined in such action.

Perjury.

SEC. 4. Any persons violating the provisions of section two of this Act shall be deemed guilty of a misdemeanor, and false swearing to any return provided in section two shall be deemed perjury.

Disposal of
moneys col-
lected.

SEC. 5. All moneys collected under the provisions of this Act shall be paid by such Tax Collector, or License Collector, into the County Treasury, and shall become a part of the General Fund, or if there shall in any county be no General Fund, then the same shall become a part of such fund as the Board of Supervisors may direct.

SEC. 6. This Act shall take effect on the first Monday in April, 1878.

An Act to authorize corporations to own and improve the lots and houses in which their business is carried on.

[Approved April 1, 1876; 1875-6, 653.]

May hold
lot, etc.

SECTION 1. By unanimous consent of its members or stockholders, any corporation existing under the laws of this State may acquire and hold the lot and house in which its business is carried on, and may improve the same to any extent required for the convenient transaction of its business.

SEC. 2. This Act shall take effect immediately.

An Act in relation to foreign corporations.

[Approved April 1, 1872; 1871-2, 826.]

Foreign cor-
porations to
designate
person upon
whom pro-
cess may be
served.

SECTION 1. Every corporation heretofore created by the laws of any other State and doing business in this State shall, within one hundred and twenty days after the passage of this Act, and any corporation hereafter created and doing business in this State, within sixty days from the time of commencing to do business in this State, designate some person residing in the county in which the principal place of business of said corporation in this State is, upon whom process issued by authority of or under any law of this State may be served, and within the time aforesaid shall file such designation in the office of the Secretary of State; and a copy of such designation, duly certified by said officer, shall be evidence of such appointment; and it shall be lawful to serve on such person so designated any process issued as aforesaid. Such service shall be made on such person in such manner as shall be prescribed in case of

service required to be made on foreign corporations, and such service shall be deemed to be a valid service thereof.

SEC. 2. Every corporation created by the laws of any other State which shall fail to comply with the provisions of the first section of this statute, shall be denied the benefit of the statutes of this State limiting the time for the commencement of civil actions. Penalty for failure to designate.

SEC. 3. Every corporation created by the laws of any other State which shall comply with the provisions of the first section of this statute, shall be entitled to the benefit of the statutes of this State limiting the time for the commencement of civil actions. Privileges on compliance.

An Act to authorize the husband or wife or next of kin of a deceased person to collect and receive of any savings bank any deposit in such bank, when the same does not exceed the sum of three hundred dollars.

[Approved February 18, 1874; 1873-4, 132.]

SECTION 1. The surviving husband or wife of any deceased person, or if no husband or wife be living, then the next of kin of such decedent, may, without procuring letters of administration, collect of any savings bank any sum which said deceased may have left on a deposit in such bank at the time of his or her death; *provided*, said deposit shall not exceed the sum of three hundred dollars. Collect deposit.

SEC. 2. Any savings bank, upon receiving an affidavit stating that said depositor is dead, and that affiant is the surviving husband or wife, as the case may be, or stating that decedent left no husband or wife, and that affiant is the next of kin of said decedent and entitled to distribution, and that the whole amount that decedent left on deposit in any and all savings banks or bank of deposit in this State does not exceed the sum of three hundred dollars, may pay to said affiant any deposit of said decedent, if the same does not exceed the sum of three hundred dollars, and the receipt of such affiant shall be a sufficient acquittance therefor. Affidavit.

SEC. 3. Any person who shall make a false affidavit in regard to the matters specified in this Act shall be deemed guilty of perjury.

SEC. 4. This Act shall take effect from and after its passage.



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